

SPOTLIGHT

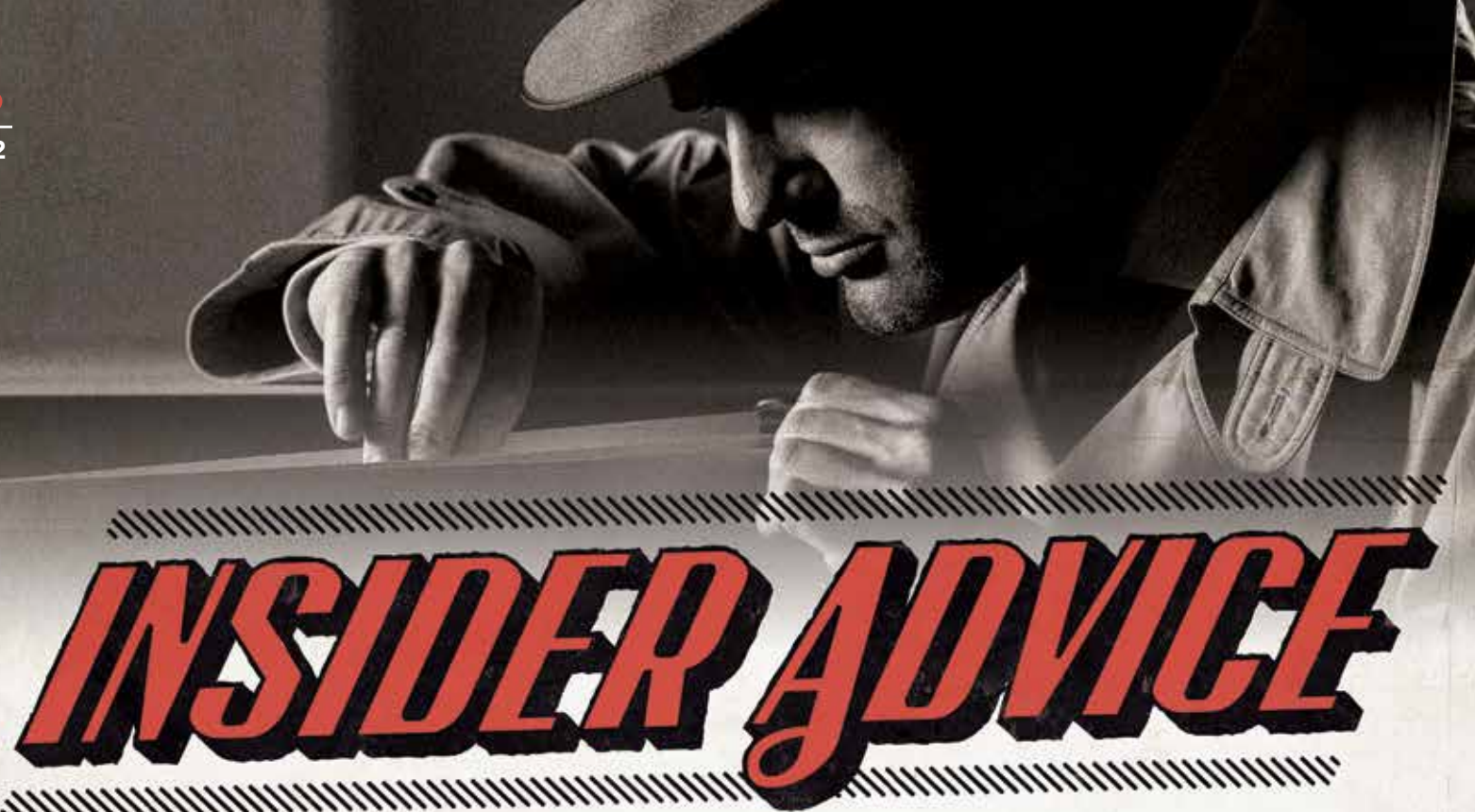
AUGUST 2020



INSIDER



ADVICE



Steve Greer

Chief Executive Officer
American Income Life &
National Income Life Divisions

"The only irreplaceable capital an organization possesses is the knowledge and ability of its people. The productivity of that capital depends on how effectively people share their competence with those who can use it." – Andrew Carnegie

Life is complicated and demanding. Family, career, friends, finances, politics, health and fitness, spirituality, charitable activities, hobbies, entertainment, etc. — all compete for the finite amount of time each of us has every day we're alive. Balancing these aspects of our lives can feel overwhelming. Never is this truer than when you're new to AIL-NILICO.

This career can sometimes seem like it demands more than its share of your time, patience, and energy, while the other stuff continues to demand just as much time as they ever did... and family might even be asking for a bit more. No one outside the Company gets it. We have all been to that place. Some people's reaction is to quit and head back to their comfort zone and the status quo. Others look for an angle to succeed that is fast — a shortcut — that will ease the pressure, give them more time, and more money without the degree of pressure and discomfort they may be experiencing. Ultimately, both scenarios end the same way.

There's one more option, and as you might suspect, it's the right one: ask for help. If anyone says, "I'm going to show you how to make this easy," walk the other way. There is no 'easy,' but there is 'simple.' The saying goes that the best way around adversity is through it. Sorry if that's not what you wanted to read, but there you have it. The best advice will always come from inside the company from those who will encourage you to stay on the straight and narrow course, and help you power through the hardest of times.

For this month's *Spotlight*, we asked members of our Top Producers Council and Leadership Council to share the best career advice they have received. Be sure to check it out on **pages 16–17**. Related, and just before that, on **pages 14–15**, read Jim Surace's take on what makes a Business Athlete.

I am so lucky my cousin brought me into the Company. He knew me, knew my circumstances, understood my fear (and exhaustion), and made my success his business. In my many conversations with Durhon, he doled out the best advice for success. It wasn't only advice for work, it was advice for life. I'd like to share with you a few pieces of advice I was given that have stayed with me to this day.

Get started. Don't quit. Dig in, do what you're taught the way you were taught. Repeat every day. People who quit can't see past all the work they are putting in to wait for their breakthrough, which absolutely would have come, just not quite on their timeline.

The great paradox: If you focus first on protecting your client, you are protecting your own family through lifetime vesting of renewals. If you help others get what they want, you in return get what you want.

And, my favorite:

You need a purpose bigger than making money to last in this business. If you figure out your 'why to' the 'how to' really isn't that difficult. My 'why' was and still is my family. My 'how' was doing what I was taught and not overthinking it.

If you're feeling the pressure, feeling a little lost, reach out to those who are walking the talk and achieving success. Ask those you admire and respect, those you want to trade places with. A bit of insider advice can help you get your mindset back where it needs to be. Hang on! Your breakthrough is coming! 🍀

SPOTLIGHT

ARC.AILife.com/Spotlight.aspx

A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

AUGUST 2020

VOL. 53 NO. 8

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Wednesday, 9/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Monday, 9/28**. eApp business excluded from the 7 day hold should be uploaded by **Wednesday, 9/30** before 3:30 p.m. CST to count for **September** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$8,853,229

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 32–37**.

SPOTLIGHT DIGITAL is now on the web!

A digital publication spotlighting top producers of AIL & NILICO



Spotlight.AILAgents.com

Username: **AIL** Password: **proveit2020!**

See your SGA or manager if you need assistance.

* Look for the asterisk!

The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I–XII based on Performance Factor (minimum 100%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at ARC.AILife.com or ARC.NILife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5–8, 2021.**



**LOOK
FOR ME!**

ANNIVERSARIES

43 YEARS OF SERVICE

Malka Arony, PR
25 YEARS OF SERVICE
 Raymond Lau, AGT
21 YEARS OF SERVICE
 Mat Hart, SGA
20 YEARS OF SERVICE
 Wes Elder, AGT
 Robert Ulreich, AGT
19 YEARS OF SERVICE
 Micah Cohen, SGA
 Gabriela Berloni, PR
18 YEARS OF SERVICE
 Joshua Goodman, RGA
 Curt Snow, AGT
17 YEARS OF SERVICE
 Joaquin Santos, AGT
 Helen Taylor, AGT
16 YEARS OF SERVICE
 Scott Hanna, AGT
15 YEARS OF SERVICE
 John Collins, MGA
 Gabriel Feldmann, SGA
 Agatha Safford, AGT
14 YEARS OF SERVICE
 Cindy Cleary, PR
 Richard Correa, SGA
 Michael van Delft, MGA

13 YEARS OF SERVICE

Cara DeFiore, MGA
12 YEARS OF SERVICE
 Kevin Davis, AGT
 Magda Figueiredo, RGA
 Lisa Kahan, AGT
 Steven Sparkes, RGA
11 YEARS OF SERVICE
 Shelby Poston, AGT
 Chad Potts, SGA
 Sarah Thomson-Dufrechou, PR
10 YEARS OF SERVICE
 Reynolds Akuamo, RGA
 Kimberly Alston, AGT
 Mario Hajro, SGA
 Trevor Mayer, SA
 Nicholas Walsh, AGT
9 YEARS OF SERVICE
 Kelly Ekker, RGA
 Ryan Giddens, SGA
 Stephen Giddens, SGA
 Jason Green, SA
 Phyo Phyo, AGT
 Sherry Schick, AGT
 Michael Shaba, MGA
 Cristina Fox, MGA
8 YEARS OF SERVICE
 Jenny Alvarez, SA

Susan daCruz, AGT
 Thomas King, MGA
 Duni Olusegun, RGA
 Ellen Tuttle, AGT
 Sonia Tyner, GA
7 YEARS OF SERVICE
 Kade Beck, GA
 Denis-Michael Catalano, SGA
 Debra Frederick, AGT
 Peter Gabranski, MGA
 Jon Golin, AGT
 Dan Ikei, RGA
 Sabrina Kryshundayal, MGA
 Angela Landry, GA
 Leonel Lazcano, MGA
 Thomas Longino, RGA
 Derek Pratt, SA
 Kareem Mutia, AGT
 Jimez Parker, SA
 Delroy Phang, MGA
 Susan Scott, GA
 Lisa West, PR
6 YEARS OF SERVICE
 Ryan Fickert, RGA
 Yairaniz Figueroa-Ruiz, AGT
 Cristina Fox, MGA
 Renita Fulcher, AGT
 Breann Haley, AGT

Karen Hamilton, AGT
 Austin A Smith, GA
 Jamie Tan, AGT
 Tovaughna Tipton-Adams, AGT
 Angela Torres, GA
 Matthew Zang, MGA
 Colin Ghee, GA
 Dwayne Gomez, MGA
 Dean Gushi, SA
 Lynn Jenkins, SA
 Alexander Johnston, MGA
 Marie Laine, MGA
 Marcia McDuffie, GA
 Cynthia Melchor, AGT
 Joseph Pizzoferrato, GA
 Megan Billey, AGT
 Jason Birnbaum, AGT
 Adam Carlile, AGT
 Denzel Covington, GA
 Xander Davis, MGA
4 YEARS OF SERVICE
 Awa Babou, MGA
 Godwill Barungi, SA
 Ronald Davis, SA
 Joshua Gaskin, MGA
 Cara Griffin-Locker, SA
 Brandon Haley, AGT

Jacob Kieffer, AGT
 Zakary Labieniec, AGT
 Benjamin Newhouse, AGT
 Mitchell Page, SA
 Phillip Ray, AGT
 Maria Siero, PR
 Timothy Silva, AGT
 Melinda Skinner, GA
 Jeanneliza Solis, SA
 Alison Sterzer, SA
 Jose Viramontes, RGA
 Nicholas Wang, GA
 Timothy Welsh, MGA
3 YEARS OF SERVICE
 Lorena Avila, SA
 Tiffany Beadnell, MGA
 Tanya Billey, AGT
 Jason Birnbaum, AGT
 Adam Carlile, AGT
 Denzel Covington, GA
 Xander Davis, MGA
 Miquel Diego Esquivel, GA
 Amy Gardner, SA
 Ashley Hutson, MGA
 Derek Jansen, SA
 David Levy, AGT
 Denise Ley, AGT
 Tension Mather, SA

David Melendrez, SA
 Peter Padro, GA
 Nathan Petersen, SA
 Christopher Rantanes, SA
 Gabriela Reyna, SA
 Austin Rockall, SA
 Jessica Rosenberg, GA
 Ian Rouleau, GA
 George Shafiek, GA
 Peter Skarzynski, AGT
 Jorge Toribio, GA
 Hunter Welty, MGA
 Michael Wright, MGA
2 YEARS OF SERVICE
 Jennifer Anthes, SA
 Marlene Barrett, MGA
 Stephen Norman, AGT
 Deante Odom, SA
 Jimmy Quifille, GA
 David Rice, GA
 Holly Richey, GA
 Elazar Roco, MGA
 Martin Salavec, MGA
 Rana Shirer, GA
 Joseph Stapleton, GA
 John Torres, GA
 Alvaro Uribe Gonzalez, AGT
 Alexander Valencia, GA

Lionel Fraser, SA
 Marvin Gonzalez, GA
 Claude Hamilton, RGA
 Melodie Henderson, SA
 Ryan Hritz, GA
 Keith James, MGA
 Victoria Lopes, AGT
 LaKaisha Loyd, SA
 Abigail Luna Rodriguez, GA
 Ayesha Manzo, MGA
 Denise Masullit, SA
 Terrance McCaw, SA
 Patrick McKeown, GA
 Maura Medernach, AGT
 Jenny Nguyen, SA
 Michael Nichols, GA
 Stephen Norman, AGT
 Deante Odom, SA
 Jimmy Quifille, GA
 David Rice, GA
 Holly Richey, GA
 Elazar Roco, MGA
 Martin Salavec, MGA
 Rana Shirer, GA
 Joseph Stapleton, GA
 John Torres, GA
 Alvaro Uribe Gonzalez, AGT
 Alexander Valencia, GA

Jesse Weaver, GA
 Victor Weber, AGT
 Helen Yu, AGT
 Sepehr Zadi Moghadam, SA
1 YEAR OF SERVICE
 Epaphras Adu, AGT
 Rocky Allen, AGT
 Linsey Almy, AGT
 Charles Ambeau, AGT
 Steven Ambrose, SA
 David Archer, SA
 Joshua Avery, SA
 Nadia Bailey-Robinson, SA
 Imani Banks, SA
 Julia Beales, SA
 Mercedes Bens, GA
 Christian Bilzerian, AGT
 Taylor Borders, GA
 Lacey Borrel, SA
 Tonia Bradley-Booker, AGT
 Wyanette Branch Capron, AGT
 Pamela Breedlove, SA
 Jesse Briscoe, SA
 Isiah Brown, SA
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 Isobella Corcione, AGT
 Dulcie Dahle, AGT
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 Juan Diaz, RGA
 Gilbert Diaz, AGT
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 Giuliano Di Nardo, SA
 Josephine Dole, SA
 Shonda Duckett, SA
 Kalen Dugan, GA
 Harold Durana, RGA
 Daniel El Chami, AGT
 Angie Erskine, SA
 Linda Everett, AGT
 Sandra Ferreira, SA
 Takui Finau, AGT
 Maria Flores, SA
 Melissa Franco, AGT
 Erin Frazier, SA
 Robert Fuller, SA
 Mark Good, SA
 Barrington Gordon, SA
 Jusem Hajali, AGT
 Jonathan Hanaway, SA
 Tamisha Hanks, AGT

Cody Hanneken, SA
 Edrees Hashimi, AGT
 Michelle Hassanali, SA
 Tichina Houghton, GA
 Gillian Haynes, SA
 Nareesa Heather, AGT
 Matthew Hoapili, SA
 Breann Hoenig, AGT
 Amy Holland, SA
 Courtney Howard, AGT
 Josiah Jules, SA
 Pa Alieu Kasseh, SA
 Timothy Kelly, SA
 Andrew Kesselher, AGT
 Patrice Ketji, SA
 Kelsie Knaus, AGT
 Lisa Lawrence, SA
 Phillip Lehmann, AGT
 Victoria Lewis, GA
 Kole Manes, AGT
 Anthony Mazurkewicz, SA
 Connor Meakins, SA
 Jose Mejia, SA
 Jorge Mendez, AGT
 Klaudio Merizaj, SA
 Valerie Michon, AGT
 Trenton Miller, AGT
 Beau Minnick, GA

Christy Mitchell, AGT
 Mohammad Mohammadi, AGT
 Shahriar Mohammadi, SA
 Andres Moreno, AGT
 Badibanga Mukuna, AGT
 Yesenia Nava Reyes, AGT
 Edward Nguyen, GA
 Ayishatu Nuhu, SA
 Narayana Pena Gutierrez, SA
 Joseph Oduho, AGT
 Rafael Osio Rangel, AGT
 Ayisha Paige, AGT
 Donald Perry, SA
 Jeremy Perry, GA
 Michael Perry, AGT
 Kevin Peterson, AGT
 Jarrod Pettis, SA
 Charlotte Pidgeon, SA
 Socoro Pierda, SA
 Jiana Pinkett Givins, AGT
 Alex Piszczek, SA
 David Quevillon, AGT
 Michael Rodgers, AGT
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 Rufino Salinas, GA
 Nichole Sanchez, AGT

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 Catherine Shadrake, AGT
 Mohamed Sharari, SA
 Puneet Sidhu, AGT
 Julius Simmonds, AGT
 Pritpal Singh Sihra, SA
 Alisha Smith, GA
 Jasmine Snell, AGT
 Cameron Spadacene, SA
 Baton Stavocci, SA
 Evan Stewart, SA
 Jarome Tayler, AGT
 Balmont Thompson, SA
 Nolan Threlkeld, SA
 David Tracey, AGT
 Chase Trivison, GA
 Susan Virdier, AGT
 Amber Wade, GA
 Krystal Walters, GA
 Laurie Ward, AGT
 Tanner West, AGT
 Sharica Williams, AGT
 Elissa Williams-Stahl, AGT
 David Winker, SA
 Jordan Young, SA

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 Adrienne Bragas
 Eugene Garcia
 Tony Geer
 Steven King
 Brandon Minor
 Eldine Mpanzu
 Juan Olvera
 Amanda Peterson
 Phi Phan
 Aaron Piotrowski
 Paul Smith
MASTER GENERAL AGENT
 Adrain Alfred
 Altina Arakelian
 Brandon Brooks
 Derrick Davenport
 Edward DeFurio
 Stephanie Dunbar
 Kealakai Enomoto
 James Fangmann
 Matthew Ficarra
 Micah Focken
 Isaac Foster
 Keith Gindlesperger
 Jeremy Hollister
 Victor Holmes
 Ashley Hutson
 Justin Irwin
 Taylor Kay

Leonel Lazcano
 Andrew McAllister
 Rafael Medina
 Tobechukwu Oraegbu
 Travis Picklesimer
 Randy Trahan
 Kendall Wilson
70% GENERAL AGENT
 Kwabena Antwi
 Anastasiya Balytska
 Jason Daye
 Austin Edwards
 Elijah Findley
 Eric Geiss
 Jillian Getz
 Robert Houston
 Fatima Arakelian
 Brandon Brooks
 Vincent Meyer
 Terry Powers
 David Riggin
 Jeffrey Shorter
67.5% GENERAL AGENT
 Hollis Allen
 Radames Alvarado
 Mark Bradshaw
 Solgeis Cardozo Mijares
 Phylcia Cervini
 Matthew Cheek
 Sarah Collen
 Garkeiva Council
 Darrell Davidson

Nyachuat Deng
 Christopher P Filline
 Edgar Gonzalez Montesino
 Tichina Houghton
 Bryan Hohenthaler
 Jennifer Holt
 Brandon C Johnson
 Allison Kusgen
 Victor Martel
 Zachery McHattie
 Barbie Oyama
 Comeca Poole
 Lisa Richardson
 Phillip Rigoli
 Christopher Rolph
 Leia Sanders
 Ireland Simi
 Charles Son
 Bryan Stoddard
 Takeya Tatum
 Martin Preciado-Lomeli
 Timothy Wells
 Sergio Zaragoza
57.5% GENERAL AGENT
 Jhanna Burghardt
 John Catalano
 Venus Grier
 Andres Liranzo
 Iv Menache
 Ryan Slone
65% SUPERVISING AGENT
 Jalen Aguilar

Trevor Albritton
 Norvi Belisario
 Kaleigh Brann
 DeNicholas Chambers
 Shannon Dudley
 Lilly Gerena
 Kalyann Gleason
 Stuart Kusgen
 Kenneth Hamner
 King Hassan-Olajoku
 Ryan Hughes
 Adriana Jaime Castillo
 Ahmed Kassem
 Helen McClary
 Tyjere Morrow
 Melissa Nguyen
 Jerry Ntumba
 Melissa Nunez
 Hannah Patton
 Richard Pennington
 Joselyne Castillo
 Jason Cieslik
 Quashade Copney
 Rachel Croon
 Victoria Delaney
 Irvin De La Rosa Paulino
 Veronica Duncan-Thiessen
 Joshua Elkins
 Shanna Eller
 Eric Elrod
 Tamar Epsom
 David Estey-ANG

Danial Arif
 Anthony Avila Trompiz
 Frederick Bailey
 Taijah Bailey
 Tabitha Bair
 Joshua Banda
 Peter Barany
 Matthew Barbosa
 Joshua Barnett
 Bailey Beaulieu
 James Bell
 Kimberly Benedict
 Sasha Bilida
 Brianna Boyett
 Diondre Brooks
 Cornelius Brown
 Madison Bundgus
 Nolan Burke
 Victoria Cannon
 Mia Gilbert
 Aaron Gillespie
 Kathryn Gilluly
 Zachary Grant
 Jonas Gray
 Kevin Greenwood
 Antonio Grigorio Angeles
 Grant Gustic
 Daniel Haley
 Rawad Hamd
 Erica Hammond
 Keaton Harris
 Valencia Harris
 Tyler Hashimoto

Brooke Evetts
 John Finocchi
 Andrew Fischer
 Cesar Fischer
 Hillary Fisher
 Omar Flores
 Karyn Flury
 Kelsey Foster
 Esther Foster Sims
 Deborah Frkovic
 Kenneth Fude
 Shatavia Fulton
 Nathaniel Gaines
 Alifonzo Garcia
 Rodrigo Garcia
 Stephany Garcia
 Patricia Garcia De Mejia
 Lauren Gearhart
 Mia Gilbert
 Aaron Gillespie
 Kathryn Gilluly
 Zachary Grant
 Jonas Gray
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 Erica Hammond
 Keaton Harris
 Valencia Harris
 Tyler Hashimoto

Kevin Heibult
 Evelyn Hoyos
 Candice Jackson
 Tyler Jamieson
 Louise Janvier
 Ryan Jarvie
 Andrey Karplyuk
 Kelsey Foster
 Travis Kimura
 Carrington Kirkpatrick
 Peter Ko
 Brighton Layton
 Corey Lewis
 Tyler Lewis
 Cooper Lyon
 Austin Macias
 Gabrielle Malate
 Terrance McCaw
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 Nino Vaccaro
 Elijah Vargas

Laterra Vaughn
 Sarah Ward
 Tyler Weir
 Alanna Williams
 Jessica Wilson
 Trevor Wilson
 Sean Wuebold
 Hilary Youkhana
52.5% SUPERVISING AGENT
 Jonathan Asi
 Rolanda Beckett
 Aistis Brilinkevicius
 Kevin Caceres
 Ronald Dehmer
 David Ferriolo
 Giorgi Gogidze
 Daniel Grinchishin
 George Jones
 Lebert McBean
 Chad Mitchell
 Ayishatu Nuhu
 Shayden Rasheed
 David Rivera
 Endy Suriel
 Osmaning Ventura
 Anthony Vultaggio

Laterra Vaughn
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 Daniel Grinchishin
 George Jones
 Lebert McBean
 Chad Mitchell
 Ayishatu Nuhu
 Shayden Rasheed
 David Rivera
 Endy Suriel
 Osmaning Ventura
 Anthony Vultaggio

NEW SGA



Jeremy Rivers
Georgia

Jeremy joined AIL in 2014 after graduating from Florida A&M with a BS in Biology, majoring in Pre-Med. He had intended to complete med school with his focus on pediatric cardiovascular surgery but fate intervened and he came to AIL in search of unlimited growth opportunity. "Being in full control of your destiny and outcome with the Company is the most rewarding to me," he says. He looks forward to sharing the Opportunity with others who want to change their lives. An avid runner, Jeremy also enjoys hiking and martial arts.

THE LAW OF *Constant Change*



Jason Beckman

Division Vice President
PR Field Operations

Have you ever heard of the Law of Constant Change? Canadian author John Kehoe identifies this as a fundamental law of life that needs to be understood and harnessed if we are to have a happy and successful life. The Law states that everything in our lives is in constant change, constantly in the process of becoming something else. Nothing stays exactly as it is. Nothing. Movement and change constitute the reality of our being.

The reality of my being since coming to American Income in May 2008 has been a constant state of change. Early in my career I was told, “Change is good ... change is growth,” and I have repeated this to myself day-in and day-out ever since.

Everything in my life — where I live, size of my family, relationships, daily activities, and insights — has changed since my first day at AIL. My family and I relocated across the country four times in eight years. I questioned

every move because it meant leaving a territory I had worked hard to build to start over again in a territory I had never worked. Did I question the move, something familiar and think perhaps it was OK to be comfortable for once? Yes. However, I knew my career with the Company would have stalled as growth only exists outside your comfort zone. What ended up happening is I actually became comfortable being uncomfortable. How crazy is that? I looked forward to experiencing defeat and disappointment as I knew it would create just

“...the progress we’ve made as a Company these last five months has been nothing less than incredible.”

the opposite — satisfaction and victory — but it wouldn’t be immediate.

Speaking of “Change is good ... change is growth,” think back five months ago when our PR and agency teams were still conducting business, as usual, crossing the threshold of a group’s office or a family’s home to introduce American Income to group leaders and members. Our business model had remained unchanged for decades and generations of PR and sales. Then, abruptly, we were forced off the cliff to revise a steadfast and proven mode of conducting business for more than 60 years in a matter of days and weeks.

George Bernard Shaw said “Progress is impossible without change,” and the progress we’ve made as a Company these last five months has been nothing less than incredible. Our PR team is putting in hours on the phone rather than miles on their cars as we continue signing groups and producing leads to support our Company’s growth efforts. Our agents are now sitting with their knees under their own kitchen table while meeting with a member who is sitting at their kitchen table to *Make Tomorrow Better* for that family. The changes we’ve implemented have progressed our Company by years in just a few months and will be a way for us to continue to change and grow as we continue our support for working families. 🙌

Youngstown, OH

American Income Life, in partnership with the Simon Arias SGA offices, donated \$5,000 each to Inspiring Minds Youngstown, Youngstown State University Foundation, and Glimmer of Hope.

▶ Simon founded the Youngstown chapter of **Inspiring Minds**, an organization providing education, college and career readiness, exposure to new experiences, health & wellness, and personal development programs for underserved youth in the greater Youngstown, Ohio area. “When I learned about Inspiring Minds, it became my mission to bring their youth program to my hometown. I can proudly say that Inspiring Minds is making a huge impact on today’s youth,” he says.



◀ The **Youngstown State University Foundation** is the designated philanthropic entity for YSU, Simon’s alma mater. “The University is led by my personal mentor, former Ohio State championship coach, Jim Tressel. As the current president at YSU, Jim has had a major impact not only in my life, but in the lives of many,” says Simon. The foundation provides funding primarily for scholarships, student initiatives, and university growth and development.

▼ **Glimmer of Hope** raises funds for breast cancer research. Most of us know someone who has been devastated by the disease, and Glimmer of Hope has raised millions of dollars to fight against breast cancer through research, programs, and studies in premenopausal breast cancer, as breast cancer in younger women tends to be more aggressive.



NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Deon Taisacan	4	AO	Abeni Reynolds	2	Simon Arias	Kalie Mendrek	2	Zach Hart
Jorge Caridad	4	HO Houston Latino	Justin Thompson	2	Simon Arias	Snoor Qaradaghi	2	Zach Hart
Mesele Ruhland	4	S-S-Parks-Salvaggi	David C Williams	2	Simon Arias	Edgar Gonzalez Montesino	2	HO Houston Latino
Zachary Button	3	AO	Gonzalo Buitron Olvera	2	Slav Bitman	Winston Armstead	2	Kevin Holtz
Kristi Basho	3	Mario Hajro	Morunny Rocun	2	Slav Bitman	Raul Boston	2	Kyle Johnson
Moriah Chandler	3	Matt Henderson	Steven Brickman	2	Cohen-Cohen	Anne Marie Giron	2	Theodore Pappas
Joseph Sansobrinio	3	Theodore Pappas	Jonel Reed	2	Richard Correa	Briana Porter	2	Ernest Powell
Tamar Epton	3	Michael Vasu	Rachel Toledo	2	Richard Correa	Charlie Bermudez	2	Michael Vasu
Taylor Kay	3	Dustin Venekamp	Cesar Cozo	2	Steve Friedlander	Edrick Shelby	2	Michael Vasu
Daniel Duggan	2	AO	Keiko Vinatea	2	Hemerson Gonzalez	Brock Lampee	2	Dustin Venekamp
Briana Ragle	2	AO	Maria Arevalo	2	Gonzalez-H-W	Kirsten Puhl	2	Dustin Venekamp
Ryan Crawford	2	Simon Arias	Stephanie Burghardt	2	Brett Gryska	Gary Wilson	2	Dustin Venekamp
Grant Gustic	2	Simon Arias	Klaudio Merizaj	2	Mario Hajro	Richard Pelliccia	2	Williams-Akinade-Musso
Joshua Reyes	2	Simon Arias	Marc Albo	2	Zach Hart	Joshua Winters	2	Jamison Weatherspoon

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Tahis Quintero Bonilla	12	HO Houston Latino	Sokol Fazliu	4	Simon Arias	Erin Allen	3	Richard Correa
Paul Smith	9	Zach Hart	Alberto Alcala	4	Ryan Bisanz	Phi Phan	3	Desi Dimitrova
Beau Locker	8	Matt Henderson	Stella Roznovan	4	Cohen-Cohen	Jonathan Da-al	3	Steve Friedlander
Eugene Garcia	8	Dustin Venekamp	Heriberto Chavez	4	Richard Correa	Philip Roffi	3	Cindy Furer
Melinda-Rae Lyse	7	AO	Alma Lozano	4	Richard Correa	Giovanni Diduro	3	Brett Gryska
Dan Ikei	6	AO	Matthew Turnquist	4	Richard Correa	Kimberly Hamilton	3	Brett Gryska
Timothy Bugge	6	Simon Arias	Augusto Arango	4	Hemerson Gonzalez	Paul Rumbuc	3	Brett Gryska
Gabriela Sime	6	Fisher-Zuzick	John Santosuosso	4	Brett Gryska	Mark Aldamuy	3	Henderson-McLaughlin
Patrycja Grudzinska	6	Sabrina Lloyd	Michael Romero	4	Mathew Hart	Ross Ewen	3	Kevin Holtz
Zach Otto	6	Sabrina Lloyd	Joseph Gojcaj	4	Hart-Dushaj	Dustin Holtz	3	Kevin Holtz
Duane Shaw	6	Sabrina Lloyd	Levar Morgan	4	Theodore Pappas	David Rigney	3	Kevin Holtz
Megan Richardson	6	S-S-Bendure-Hartwig	Peter Gabranski	4	Serur-Yagjian	Martin Salavec	3	Travis Moody
Mark Neilson	5	AO	Michael Giachetti	4	S-S-Parks-Salvaggi	Mark Lahijani	3	Theodore Pappas
Mauro Capozucca	5	Gonzalez-H-W	Clayton Slaughter	4	Michael Vasu	Cody Gardner	3	Albert Serur
Elias Boles	5	Brett Gryska	Dustin Dunbar	4	Dustin Venekamp	Eric Thompson	3	S-S-Parks-Salvaggi
Arif Hajro	5	Mario Hajro	Michael McKiernan	4	Dustin Venekamp	Andy Batten	3	Michael Vasu
Matthew Bogle	5	Matt Henderson	Alon Barnur	3	AO	Mayra Robles	3	Michael Vasu
Mariam Shahid	5	Theodore Pappas	Nicki Griffiths	3	AO	David Carpenter	3	Dustin Venekamp
Keeland Bryant	5	Ernest Powell	Christopher Hintz	3	AO	Jessie Holland	3	Dustin Venekamp
Ashley Clarke	5	Ernest Powell	Jenny Kim	3	AO	Joshua Williams	3	Dustin Venekamp
Ryan Wilson	5	Philip Prata	Thomas King	3	AO	Awa Babou	3	Williams-Akinade-Musso
Derrick Davenport	5	Michael Vasu	Jason Bratin	3	Simon Arias	Adam Kidikas	3	Josh West
Carlos Iraheta Barrientos	4	AO	Bethany Evans	3	Simon Arias	Jean Joseph	3	Tom Williams
Tristan Dlabik	4	Simon Arias	Elyse Bryan	3	Souley Bah			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Erica Robertson	6	Simon Arias	Jenna Gula	2	Simon Arias	Rafael Medina	2	HO Houston Latino
Joe Lewo	6	Matt Henderson	Robert Jackson	2	Simon Arias	Evan Lawrence	2	Kevin Holtz
Alexis Cox	6	S-S-Bendure-Hartwig	Ariana Jones	2	Simon Arias	Sarah Collen	2	Sabrina Lloyd
Roy Stephens	5	AO	Jonathan Rindt	2	Simon Arias	Michael Jang	2	Sabrina Lloyd
Chilynn Acevedo	5	Fisher-Zuzick	Robert Trepagnier	2	Denis-Michael Catalano	Skay Nusenu	2	Sabrina Lloyd
Jillian Getz	5	Mario Hajro	Mark Banks	2	Cohen-Cohen	Crystal Vairetta	2	Travis Moody
Brandon Dusevic	5	Zach Hart	Jonathan Barrett	2	Richard Correa	Vera Giles	2	Bob Olson
Tyler Cox	5	Matt Henderson	Shawn Quick	2	Richard Correa	Tracy Davis	2	Ernest Powell
Jason Khodadadian	5	Theodore Pappas	Silvia Rivera Barrientes	2	Richard Correa	Karlie Howard	2	Ernest Powell
Tammy Gawron	4	Brett Gryska	Steve Svendson	2	Richard Correa	Jordan Russell	2	Blake Ralston
Timothy Wilson	4	Philip Prata	Zlata Titova	2	Richard Correa	Iv Menache	2	Albert Serur
Aaron Ebel	3	AO	Anthony Marsella	2	Laura Fisher	De'Jour Washington	2	Albert Serur
Christie Jauch	3	Simon Arias	Jennylyn Militante-Radnoty	2	Steve Friedlander	Daniel Durgin	2	Serur-Yagjian
Joshua Wang	3	Ryan Bisanz	Braxton Amy	2	Giddens-Giddens	Ebony Romain	2	Serur-Yagjian
Arcelia Zizumbo	3	Cohen-Cohen	Jared Guglielmino	2	Giglione-Ackerman	Rosa Teixeira	2	Serur-Yagjian
Santiago Calle Ramirez	3	Hemerson Gonzalez	Radames Alvarado	2	Gonzalez-H-W	Daniel Prinzo	2	S-S-Parks-Salvaggi
Brandon Atchley	3	Zach Hart	Yeraldi Vila Gonzalez	2	Gonzalez-H-W	Richard Tabanji	2	S-S-Parks-Salvaggi
Raul Angulo	3	HO Houston Latino	Selma Ogresovic	2	Brett Gryska	Garkeiva Council	2	Michael Vasu
Damaris Trejo	3	Sabrina Lloyd	Derek Pratt	2	Brett Gryska	Stacye Tanksley	2	Michael Vasu
Victoria Lewis	3	Ernest Powell	Deion Alocozy	2	Mathew Hart	Tanner West	2	Michael Vasu
Alexander Valencia	3	Tom Williams	Katherine Lim	2	Mathew Hart	Sherrie McCarty	2	Dustin Venekamp
Kevin Argumedo Barrientos	2	AO	Nicholas Krause	2	Zach Hart	Tichina Haughton	2	Williams-Akinade-Musso
Luc Do	2	AO	Christian Gojcaj	2	Hart-Dushaj	Tara Maley	2	Jamison Weatherspoon
Storm Hutskal	2	AO	Valentino Kalaj	2	Hart-Dushaj	Alec Seibold	2	Josh West
Joshua Egyud	2	Simon Arias	Averigh Speciale	2	Matt Henderson	Johnny Fuller	2	John Young

RGGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	19	Sabrina Lloyd	Andy Batten	13	Michael Vasu	David Carpenter	12	Dustin Venekamp

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

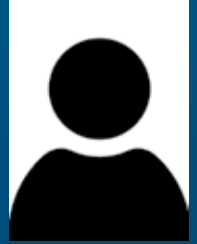
LEGACY RECRUITING PROGRAM

TOP RECRUITING AGENTS** JULY

TOTAL LEGACY RECRUITERS: 389 TOTAL LEGACY RECRUITS: 495



Astrid Castrillon
5 Recruits
Hemerson Gonzalez



Dallas Huff
5 Recruits
Simon Arias



Briana Porter
5 Recruits
Ernest Powell

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	5	Nick Ramos	3	Tresan Darling	2	Joshua Hosenbold	2	Jaelan Sanford	2	Alec Seibold	2	Brandon Scharmer	2	Alec Seibold	2
Dallas Huff	5	Elmar Salas Velasco	3	Donald DeVoise	2	Howard Hughes	2	Brandon Scharmer	2	Chase Snider	2	Averigh Speciale	2	Felicia Steele	2
Briana Porter	5	Richard Tabanji	3	Nikola Djurasevic	2	Phiroze Irani	2	Alec Seibold	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Tiffany Babin-Washington	4	Jalen Aguilar	2	Colby Eckhoff	2	Juan C Junco	2	Chase Snider	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Matthew Dawson	4	Anthony Almeida	2	Karina Escobar	2	Ahmed Kassem	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Stephanie Prince Leon	4	Al-Shakise Anderson	2	Gina Eudy	2	Zachery Kertulis	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Jonel Reed	4	Jose Anderson	2	Erin Frazier	2	Osteen Lopez Leal	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Trevor Albritton	3	Matthew Barbosa	2	Darcy Gaige	2	Omar Lopez Pacheco	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Gladys De Nobrega	3	Elizabeth Blake	2	Tony Geer	2	Mary Marquez	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Romulo Faria	3	Crystal Boardman Vitone	2	Jillian Getz	2	Mark McCoy	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Jordan Hadesty	3	Ubilerma Bracho Pulgar	2	Ardian Gojcaj	2	Rackeem Miller	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Frank Haslip	3	Rachel Brown	2	Bryson Gonzalez	2	Ragih Murshed	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Peter Kwiatkowski	3	Jorge Caridad	2	Luz Gonzalez Silva	2	Marissa Neff	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Julian Navalta	3	Shannon Cotter	2	Alexandria Greer	2	Austen Oakes	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Maribil Parra Echenique	3	John Curry	2	Tyler Hashimoto	2	Marion Polk	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2
Jimmy Quifille	3	Hannah Czarnecki	2	Marsei Hogan	2	Simon Rabadan	2	Averigh Speciale	2	Averigh Speciale	2	Felicia Steele	2	Devena Stewart	2

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 1,663 TOTAL LEGACY RECRUITS: 2,949

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	35	John Curry	8	Rodrigo Garcia	6	Harold Durana	5	Samson Pinter	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Glenn Johnson	18	Zachery Kertulis	8	Ryan Haynes	6	Erin Frazier	5	Briana Porter	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Ransley Vazquez	13	Alma Lozano	8	Stacey Lang	6	Robin Gonzalez	5	Jonel Reed	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Gina Eudy	12	Robert Martik	8	Ryan McIntosh	6	Jordan Hadesty	5	Joshua Reyes	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Ryan Fickert	12	Gregory Rudolph	8	Linda Mitchell	6	Arif Hajro	5	Adianez Rodriguez	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Mohamad Raychouni	12	Jorge Caridad	7	Erica Robertson	6	Alexus Hawkins	5	Philip Roffi	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Deven Brijmohan	11	Nelly Cuba De Tabares	7	Jose Hernandez Rodriguez	5	Jose Hernandez Rodriguez	5	Anthony Scaccia	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Matthew Cartwright	11	Matthew Dawson	7	Joseph Stapleton	6	Dallas Huff	5	Lawrence Smith	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Michael McKiernan	11	Marsei Hogan	7	Cherrish Taylor	6	Kingsley Ibeh	5	Averigh Speciale	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Mam Njamba Samba	10	Robert Hughes	7	Rosa Teixeira	6	Eno Iftiu	5	Felicia Steele	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Tiffany Babin-Washington	9	Christie Jauch	7	Anton Tinaj	6	Brandon C Johnson	5	Jordan Stoddard	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Casey Jarratt	9	Jorge Junco	7	Joshua Williams	6	Trace Johnson	5	Richard Tabanji	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Ahmed Kassem	9	Jalaladdin Kazemisaeid	7	Jatavious Adams	5	Tiffany Lance	5	Gianni Toma	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Michael Lewo	9	Shiv Patel	7	Mark Bernsdorff	5	Kevin Lauterbach	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Sherrie McCarty	9	Anthony Almeida	6	Corey Bode	5	Don Mazzarri	5	Dana Velez	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Iris Saavedra	9	Jonathan Da-al	6	Solgeis Cardozo Mijares	5	Chase Miller	5	Matthew A Wilson	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5
Bruce Alford	8	Kelly Ekker	6	Ryan Cassidy	5	Jon Morrow	5	Matthew A Wilson	5	Joseph Tomanovich	5	Joseph Tomanovich	5	Dana Velez	5

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Patrick Knouse
Slav Bitman
15 Recruits
GOLD



Jordan Lacy
Simon Arias
15 Recruits
GOLD



Trace Johnson
Dustin Venekamp
10 Recruits
SILVER



George Kamel
S-S-Bendure-Hartwig
10 Recruits
SILVER



Mohamad Raychouni
Hart-Dushaj
10 Recruits
SILVER



Joshua Reyes
Simon Arias
10 Recruits
SILVER



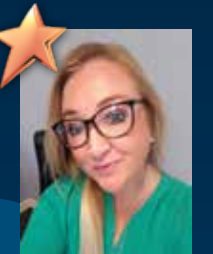
Ivonne Leon Vivescas
Beto Quintero
6 Recruits
BRONZE



Anthony Scaccia
James Cunningham
6 Recruits
BRONZE



John Torres
S-S-Parks-Salvaggi
6 Recruits
BRONZE



Crystal Vairetta
Travis Moody
6 Recruits
BRONZE



Joshua Williams
Dustin Venekamp
6 Recruits
BRONZE



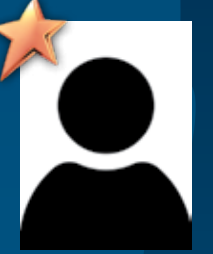
Rachel Brown
London Nelson
5 Recruits
BRONZE



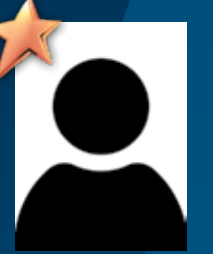
Kevin Lauterbach
Dustin Venekamp
5 Recruits
BRONZE



Brandon Neal
Hart-Dushaj
5 Recruits
BRONZE



Camilo Rodriguez
Beto Quintero
5 Recruits
BRONZE



Averigh Speciale
Matt Henderson
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

INSIDER ADVICE



Richard Meshulam

Division Vice President
of Quality Business

Let me use a phrase that is appropriate for my Insider Advice from a career agent who has been with the Company for 35 years: You can't teach an old dog new tricks. Maybe not, but an old dog can impart his old knowledge to a new dog. I am talking about sound sales practices, not trickery to get a sale for the short time. Although I have not been in the field actively selling for some time, some things never change.

Right now with the coronavirus prevalent, a significant amount of our sales are virtual. As we transition back to in-person visits, we need to remember these basics:

1. When setting an appointment, even if the lead lives around the corner from you, get directions from a specific intersection. Ask the prospect what the cross streets are. Is there anything distinctive about the house? Some areas have parking restrictions. Ask about pulling into their driveway.

2. Ask them to write down the appointment time and put it in their calendar, on a post-it note on their fridge, or in their day planner. With so many members/families to see, we don't want to miss them.

3. Set appointments with between times rather than an exact time. Between 4 and

4:30, 6pm and 7pm. That way, if you are running late, they will stay and not leave to go out for dinner.

4. Upon arriving, look for something to lead with, e.g., "Love the flower beds out front. Your roses are beautiful." If there is a fireplace in the home, look what is on the mantle. What is most important to them will normally be on the mantle. Sure, it takes an extra 10-15 seconds to compliment them on something, but it does help break down barriers.

When setting an appointment for a POS presentation, ask them to have their policies available "so that we can review your coverage as promised in the appointment setting phone call." Trust me when I say they will bring out all the policies including the policies from other companies!

1. List the policies by chronological age on a piece of paper. All AIL policies they currently have should be listed separately — tell them they can never get that amount of coverage again for that premium and to never get rid of them or replace them.

2. Now take their other companies' policies. Do the same for the oldest from any other company's policy they bring out (never cancel it). After you add up the AIL coverage and the other company's coverage, start your presentation with how expenses have risen since they initially took out the coverage.

The last part is the closing sequence for the long term. "This is an investment in your family's stability in the event you are taken out of the picture prematurely." Whether it is the

AD&D, coverage for the children's education, or the readjustment income, it doesn't matter. It's to make certain the spouse is comfortable and not stressing if the policyholder passes. Use the 11 or so questions at the end as statements to the applicants.

Advise them ...

- About the premium increase (for POS) sales.
- If an oral test is required due to amounts of combined coverages through AIL. They may need an oral test even though you only added \$10,000 of coverage. If the combined amount is over \$100,000, they will need an oral test.
- They may be required to have a medical exam at our cost at their convenience.
- They may receive calls from multiple sources: Agency office, manager, Home Office, or underwriting. Tell them to answer these calls and to return messages left by QAC or underwriting.
- If we are having trouble getting records from their physician, "would you be willing to assist by contacting the doctor's office if necessary?"

Complete the Summary Sheet in the home with them, noting what they like best about the program. All of these will work for your benefit so that your initial net-to-gross is above minimums for full advance and bonuses, and that policies continue to pay for the long term.

We are selling LIFE insurance. Help the policyholder understand they need to continue to pay the premiums so it is there when the time comes. And yes... that time WILL come. **62**

FOUNDERS CLUB

July Qualifiers—
Outstanding Producers & PR Representatives:



Roger Fredericks

AO
3 Qualifications
\$196,668 Net ALP
88.4 RET



Carmen Arroyo

Theodore Pappas
2 Qualifications
\$154,720 Net ALP
79.6 RET



Kevin Gillum

AO
4 Qualifications
\$154,555 Net ALP
91.3 RET



Lily Sakai

Cohen-Cohen
33 Qualifications
\$134,904 Net ALP
90.2 RET



Robert Jackson

Simon Arias
1 Qualification
\$114,564 Net ALP
86.6 RET



Hans Klink

Simon Arias
1 Qualification
\$106,366 Net ALP
84.0 RET



Ian Pickett

AO
4 Qualifications
\$91,150 Net ALP
81.7 RET



Brock Lampee

Dustin Venekamp
9 Qualifications
\$90,960 Net ALP
94.8 RET



Jordon Graham

Sabrina Lloyd
6 Qualifications
\$88,217 Net ALP
84.5 RET



Peer Shmelzer

AO
1 Qualification
\$77,915 Net ALP
93.9 RET



Tanner Arbuthnot

Matt Henderson
1 Qualification
\$71,034 Net ALP
79.5 RET



Joachim Jean

Laura Fisher
11 Qualifications
\$67,788 Net ALP
80.7 RET



Dustin Dunbar

Dustin Venekamp
15 Qualifications
\$62,571 Net ALP
82.5 RET



Cash Sampson

AO
1 Qualification
\$60,780 Net ALP
89.8 RET



Adrian Horsham

Matt Henderson
1 Qualification
\$58,095 Net ALP
89.0 RET



Marc Futterweit

Giglione-Ackerman
1 Qualification
\$57,178 Net ALP
80.7 RET

The **BUSINESS** ATHLETE

By **Jim Surace**
State General Agent



THE HEART OF A CHAMPION MAKE YOURSELF THE UNDERDOG BY THE SIZE OF THE CHALLENGE YOU CHOOSE



Anybody who knows me knows I love the **ROCKY** movies. The world loves a winner, but loves an underdog who wins even more. Someone who is not expected to win the overwhelming challenge before him or her, then does what they need to do in order to win, is the darling of people. I could hear that Rocky music now in my mind as I wrote this! We cheer him on as he gets knocked down...

GET UP, GET UP ROCKY!

... and he does, and he withstands the grueling blows of his adversary to eventually surface as the victor. Understand that Rocky had a choice. When faced with the challenge of an overwhelming opponent, he chose to accept that challenge, and by so doing, he made himself the underdog by the size of the challenge he chose.

At times, we have and will find ourselves in the position of being the underdog... overwhelming and seemingly insurmountable

odds crash into our life. At these moments we are confronted with a decision... they call it the 'fight or flight' syndrome. Too many succumb to the fear that confronts us at that moment and choose flight instead of fight. We may run, cower in fear or give into the notion of defeat before the battle is even waged.

CHAMPIONS FACE THIS OPPONENT AND **PRESS FORWARD,**

unafraid of failure, eyes focused forward and with a resoluteness of, as the Bible says, 'He who is in us is greater than he who is in the world'.

CHALLENGES ARE PART OF LIFE; AND MORE SO WHEN

WE **CHOOSE TO DO GREAT THINGS.**

Make yourself an underdog by the size of the challenge YOU choose. In so doing, you will share in the Rocky moments that we so love and that people so admire. You are that person. Be that person. Choose to live fully with the 'heart of a champion' that is within you. I've heard it said that 'the saddest thing for the world, and you, is a life you were meant to live, and didn't'.

Do not forego the life you were meant to live... you are destined for it... but as Bernard Rapoport once cautioned, "destiny is not guaranteed and sadly could be unfulfilled". ☺



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcfr@AILife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

ROCKY



INSIDER ADVICE



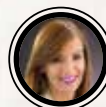
REYNOLDS AKUAMO
RGA, THEO PAPPAS

"Success at AIL/NILICO requires an investment. As a newbie in this business, you have to invest in your most important asset: yourself. If you are not focusing on minimally improving yourself 1% a day, you are not going to gain what you set out to obtain. The path to success is 100% in your control, so make sure to keep the right set of individuals around you along the way. Lean on your senior management team to provide assistance when it comes to your preparation on your journey. One thing I learned in my 10 years with this wonderful company is if you are inconsistent with your preparation, you will be consistent with your lack of results."



BRENT BOWLING
RGA, S-S-PARKS-SAVAGGI

"The best advice I could give a new rep was the same advice given to me. You have to get comfortable being uncomfortable; you have to have a "why" that'll make you cry (meaning the reason you are doing it is so important to you, failure is not an option); you have to be a student (stay coachable); keep things simple (don't overcomplicate or overthink it); and outwork everyone else (relentless work ethic beats skill and talent). Lastly and most importantly, don't quit!"



PATRICIA CONTRERAS
MGA, BETO QUINTERO

"Today, more than ever, it's important to be as objective as possible in meetings and presentations

so you don't lose people's attention. Shortening the time of virtual presentations, increasing empathy, and focusing on the need of the clients are some ideas for agents to adapt in their presentation to get a better return in their work. Think of ways you can make your life insurance policies meet a current need rather than just a need in the future."



BRITTON COSTA
RGA, SIMON ARIAS

"Focus on imperfect action over perfect inaction. Too many focus on the "perfect presentation" when they are new but that's not realistic. Master the fundamentals and apply massive action until everything from your scripts to closes are both natural and reflexive. This will create confidence and consistency for your long term success."



JOSH DISHONG
RGA, S-S-BENDURE-HARTWIG

"I believe there is no better opportunity than AIL-NILICO. The best advice I could give to any new agent is to go ALL IN. Have no other options but to succeed and to never give up. Invest in yourself daily (mind, body, spirit) and surround yourself with people you look up to. Ask advice from those who are doing it and doing it well."



KIMBERLY HAMILTON
RGA, BRETT GRYSKA

"AIL/NILICO is such a simple career. It is not easy, but with the amazing training and leadership opportunities we have, you just need to plug in and go. You don't have to reinvent the wheel! Follow your agency's systems and listen to those who have been there. Don't get bogged down with what others are doing. Laser focus on your dreams and with this company it will come faster than you could ever imagine. It's amazing how much life changes when you exit your comfort zone."



COREY HELLY
RGA, GIGLIONE-ACKERMAN

"Most new people are so consumed with making sales at the expense of getting their presentation reps in. If you want to be good in anything you have to get your reps in. Don't focus on sales; focus on making the most presentations. Practice amongst your peers. Seek it out; don't wait for your manager to set it up, don't worry about the sales side, just focus on making as many presentations as you can to get your confidence up. It takes 100 presentations to no longer be a rookie. No one wins

a championship in their first months, but they can build the foundation for a dynasty!"



BRYAN JUSKIW
MGA, S-S-BENDURE HARTWIG

"Ask a ton of questions of the RIGHT people. Get advice from those consistently getting results. When they give you advice, study the material well enough that you can teach it to someone else. Ask that person to role play the information they gave you before you leave their office or Zoom call so you know you have done it at least once. Stay humble and coachable, be a sponge for good information."



DAN PRINZO
GA, S-S-PARKS-SAVAGGI

"Make sure your attitude, energy, and focus are on point every day. If you give this career 99 percent, it will never work. Go all in, set goals, master your craft, and become obsessed. Always fail forward. Look at failing as the beginning, not the end of the process. It's a numbers game, so the more people you see, the more people you will sell. Have a reason for everything and try to find the easiest way to make every sit a conversation with interaction. Time kills deals, efficiency is your best friend. One day you will stop worrying about selling life insurance and it will only be a matter of how many people you can see."



ABENI REYNOLDS
AGENT, SIMON ARIAS

"Identify things that make you happy outside of work. Find time to schedule these around your work schedule. On Sunday, make a handwritten schedule for the upcoming week. Include at least three activities that make you happy. Schedule these FIRST. THEN, plan the rest of your week accordingly. This will ensure you get to do both! When you are happy in your personal life, it shows in your work life and vice-versa. ALWAYS know your "WHY" and never quit on your "WHY." Humble yourself. Be coachable and eager to learn. Create healthy disciplines and hold yourself accountable. Make sure you focus on mastering each level before committing to the next. This is the difference between being average in your position and being ELITE!"



ASHLEY RUST
AGENT, JAMES CUNNINGHAM

"I was extremely nervous about a new career but what I found the most helpful was to be coachable, do the system as I was taught, and not give up on

myself too soon. Too many of us stop before we give ourselves a chance to succeed. Keep going even when the days are hard. It won't be easy at first, but the more you do it, the easier it becomes. It's like learning to shoot a basketball; nobody learned how to do that and do it well overnight. It takes a lot of reps and a lot of practice - years! So keep that in mind as you master the craft of becoming a good agent. It takes time and not giving up!"



LILY SAKAI
AGENT, COHEN-COHEN

"You have to treat your career here like you're in a marathon, not a sprint. It's not about getting to the top the fastest, but about getting to the top and staying there the longest. Be the best agent that your clients can ever ask for so that you are the only one they need to work with. Love what you do, and find ways to fall in love with it over and over again, because when you love what you do, you will be happy, and happiness is the key to your success. Remember that while your peers will drive you forward, ultimately, you are your biggest competitor so always strive to become the best version of yourself."



RYAN STENGLEIN
RGA, AD

"Our individual success is always in our control. The company provides the leads, and they provide the presentation. We need to bring work ethic to the table. A little bit of sweat equity can propel anyone to the things they set out for."



MICHAEL VAN DEIFT
MGA, SATTI-KANAAN

"Never stop learning. They say "the more you learn, the more you earn." That means you should learn to work all lead types. Use the ones you are really good at to make a living while supplementing with other lead sources you need to get better at working. Once you master all lead types, especially referrals, you will be unstoppable!"



We asked members of our elite **Top Producers Council** and **Leadership Council** to share their best advice for new agents. Here's what they had to say.



1
KALEN DUGAN
EL SOBRANTE, CA



2
KEVIN GILLUM
BRUNSWICK, OH



3
JONATHAN RINDT
WEXFORD, PA



4
STELLA ANDREW
SCHAUMBURG, IL



5
RAGIH MURSHED
ST. LOUIS, MO



6
DARY MUENALA
TROY, MI



7
ROBERT JACKSON
WEXFORD, PA



8
DAMARIS TREJO
SCHAUMBURG, IL



9
WESLEE CAJERAS
AUCKLAND, NZ



10
DANNY SOURI
SCHAUMBURG, IL



11
ALEXANDRA LONGO
SAN BERNARDINO, CA



12
PHOEBE HE
CONCORD, CA



13
FOROUZAN ALVARI
IRVINE, CA



14
KATIE STAHULAK
SCHAUMBURG, IL



15
AYANA HILL
SCHAUMBURG, IL



16
AUSTIN MACIAS
TRACY, CA



17
PETER BARANY
RENTON, WA



18
HILARY YOUKHANA
SCHAUMBURG, IL



19
EBONY ORTIZ
SCHAUMBURG, IL



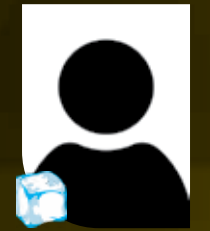
20
GAVIN RINDT
WEXFORD, PA



ICEBREAKERS
TULUENGA TOMONO
LANHAM, MD



DANIELA GAYOL
SCHAUMBURG, IL



SPENCER KOZEJ
WEXFORD, PA

JULY

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Kalen Dugan	\$65,516		81.3	Harold Durana	AO
2	Kevin Gillum	\$56,294	96		Mark Neilson	AO
3	Jonathan Rindt	\$55,927		78.6	Tristan Dlabik	Simon Arias
4	Stella Andrew	\$51,928	99		Zach Otto	Sabrina Lloyd
5	Ragih Murshed	\$46,253	95		Mohamad Raychouni	Hart-Dushaj
6	Dary Muenala	\$45,594	98		Paul Smith	Zach Hart
7	Robert Jackson	\$44,092		86.6	Tristan Dlabik	Simon Arias
8	Damaris Trejo	\$43,490		88.5	Zach Otto	Sabrina Lloyd
9	Weslee Cajeras	\$40,991		94.5	Jonathan Da-al	Steve Friedlander
10	Danny Souri	\$40,869	99		Zach Otto	Sabrina Lloyd
11	Alexandra Longo	\$39,999	93		Shawn Lewicki	Hart-Lewicki
12	Phoebe He	\$33,421	98		Thomas Longino	Don Foti
13	Forouzan Alvari	\$32,386	97		Darrell Asbell	AO
14	Katie Stahulak	\$31,570		88.5	Zach Otto	Sabrina Lloyd
15	Ayana Hill	\$31,465		79.8	Aaron Piotrowski	Sabrina Lloyd
16	Austin Macias	\$30,523	89		Michael Romero	Mathew Hart
17	Peter Barany	\$29,262	100		Bobby Park	AO
18	Hilary Youkhana	\$28,973	100		Kendall Wilson	Sabrina Lloyd
19	Ebony Ortiz	\$28,682	92		Kendall Wilson	Sabrina Lloyd
20	Gavin Rindt	\$28,402		100.0	Tristan Dlabik	Simon Arias
21	Tuluenga Tomono	\$28,186	100		Manique Sala	Souley Bah
22	Daniela Gayol	\$27,817	93		Patrycja Grudzinska	Sabrina Lloyd
23	Kevin Pharaon	\$27,257	92		Timothy Bugge	Simon Arias
24	Suely Bodart	\$26,326		92.9	Jesse Doherty	AO
25	Noah Schultz	\$26,126		78.6	Paul Smith	Zach Hart
26	Spencer Kozej	\$25,770	100		Mark Bernsdorff	Simon Arias
27	Fara Gatewood	\$25,450	96		Patrycja Grudzinska	Sabrina Lloyd
28	Jamesa Wright	\$25,441	89		Ashley Clarke	Ernest Powell
29	Rachael Glamp	\$25,432		89.2	Darez Meriwether	AO
30	Ricky Gandhi	\$25,047	97		Zach Otto	Sabrina Lloyd
31	Terrek Ray	\$24,437	97		Steven Dell	Simon Arias
32	Nick Scordos	\$24,319	100		Nick Scordos	Zach Hart
33	Morad Ahmed	\$24,314	98		Joseph Gojcaj	Hart-Dushaj
34	Nikolla Lulgjuraj	\$24,143	100		Joseph Gojcaj	Hart-Dushaj
35	Sean Taylor	\$23,669	87		Beau Locker	Matt Henderson
36	Sarah Collen	\$23,229	92		Kendall Wilson	Sabrina Lloyd
37	William Davies	\$22,834		80.8	Melinda-Rae Lyse	AO
38	Michael Castro	\$22,657	98		Brian Jerome	Tom Williams
39	Baton Statovci	\$22,648		76.4	Sokol Fazliu	Simon Arias
40	Blair Sheppard	\$22,490	91		Steven Sparkes	AO
41	Helgi Bistochett Navarro	\$22,475	94		Tahis Quintero Bonilla	HO Houston Latino
42	Diana Loza Sanchez	\$22,045	91		Jessie Holland	Dustin Venekamp
43	Bart Barrett	\$21,621	95		Michael Burningham	AO
44	Justin Scheets	\$21,505	100		Brandon Neal	Hart-Dushaj
45	Kingsley Hansen	\$21,419		73.3	Denis-Michael Catalano	
46	Eleza Faison	\$21,089		83.1	Joshua Olin	AO
47	Joseph Michelin	\$20,971	93		Matthew Hudlin	Laura Fisher
48	Shannon Meikel	\$20,970	100		Aaron Piotrowski	Sabrina Lloyd
49	Joshua Georgakopoulos	\$20,940	100		Paul Smith	Zach Hart
50	Rose Hillsman	\$20,834	100		Adrain Alfred	Michael Vasu

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Kalen Dugan	\$339,465		81.3	Harold Durana	AO
*2	Kevin Gillum	\$297,103	96		Mark Neilson	AO
*3	Trenton Miller	\$181,021		82.6	Mark Neilson	AO
*4	Arturo Romero	\$175,773		75.8	Mike Paragiou	S-S-Parks-Salvaggi
*5	Weslee Cajeras	\$168,157		94.5	Jonathan Da-al	Steve Friedlander
*6	Jonathan Rindt	\$137,272		78.6	Tristan Dlabik	Simon Arias
*7	Eddie Beleshi	\$136,357	100		Joseph Gojcaj	Hart-Dushaj
*8	Robert Jackson	\$131,762		86.6	Tristan Dlabik	Simon Arias
*9	Rachael Glamp	\$125,472		89.2	Darez Meriwether	AO
*10	Joshua Hosenbold	\$120,547	92		Beau Locker	Matt Henderson
11	Nicholas Llewellyn	\$119,932		75.3	Brent Bowling	S-S-Parks-Salvaggi
12	Devin Finley	\$117,765		79.3	Matthew Dawson	S-S-Parks-Salvaggi
13	Kevin Pharaon	\$113,189	92		Timothy Bugge	Simon Arias
14	Alexandra Longo	\$111,900	93		Shawn Lewicki	Hart-Lewicki
15	Todd Krupa	\$110,285	93		Jessica Chang	AO
16	Joseph Michelin	\$109,131	93		Matthew Hudlin	Laura Fisher
17	Kirsten Puhl	\$108,959	92		Trace Johnson	Dustin Venekamp
18	Amy Montelius	\$107,908		83.1	Phi Phan	Desi Dimitrova
19	Vivian Trinh	\$99,719	87		Denis Snyder	AO
20	Adam Wheeler	\$98,931	91		Michael van Delft	Satti-Kanaan
21	Damaris Trejo	\$98,469		88.5	Zach Otto	Sabrina Lloyd
22	Renee Zinsky	\$97,032		82.1	Samuel Boyle	Simon Arias
23	Adrian Horsham	\$96,692	90		Beau Locker	Matt Henderson
24	Tanner Arbuthnot	\$96,380	88		Beau Locker	Matt Henderson
25	Sean Taylor	\$95,203	87		Beau Locker	Matt Henderson
26	Marc Albo	\$94,530	94		Paul Smith	Zach Hart
27	Cory Cannataro	\$93,163	85			Giglione-Ackerman
28	Travis Carpenter	\$91,587	96		Jacqueline Kabluyen	AO
29	Marc Futterweit	\$91,123		80.7	Corey Helly	Giglione-Ackerman
30	Shane Rendell	\$91,082	91		Claude Hamilton	Satti-Kanaan
31	Mark Bruce	\$89,770	83		Victor Holmes	Michael Vasu
32	Bryan Stoddard	\$89,363	90			Josh West
33	Samuel Holden	\$87,690		84.7	Kimberly Hamilton	Brett Gryska
34	Nicole Cenknor	\$87,464		73.5	Jonathan Jones	Corey Neff
35	Silas Merkel	\$87,285	89		Derek Foore	S-S-Parks-Salvaggi
36	Delyssa Allen	\$87,214	91		Edward Leon	Hart-Dushaj
37	William Davies	\$87,201		80.8	Melinda-Rae Lyse	AO
38	Roxana Campos	\$86,817		84.1	Jacqueline Kabluyen	AO
39	Priscila Gonzalez	\$86,604	96		Mark Neilson	AO
40	Katy Rivera	\$86,491		75.0	Mark Lahijani	Theodore Pappas
41	Ragih Murshed	\$85,071	95		Mohamad Raychouni	Hart-Dushaj
42	Ryan Clawson	\$82,140	92		Matthew Conrad	S-S-Parks-Salvaggi
43	Cash Sampson	\$82,015	90		Brandon Minor	AO
44	Jada McGillis	\$80,577	95		Mohamad Raychouni	Hart-Dushaj
45	Hisham Tabak	\$80,565		86.6	Behrad Baghbanian	AO
46	Andre Crump	\$79,371	95		Brandon Neal	Hart-Dushaj
47	Tyra Hamilton	\$78,967	86		Michael Mandella	AO
48	Alex Grushko	\$78,679		78.8	Danielle Morales	Giglione-Ackerman
49	Pranvera Kelmendi	\$78,098		85.0	George O'Shea	Giglione-Ackerman
50	Geoffrey Griffin	\$77,523	82		Maurice Coleman	Brian Schreiter

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



1
ROGER FREDERICKS
LAS VEGAS, NV



2
DINA BOGHDADY
STITTSVILLE, ON



3
JOEY KENNEDY
HENDERSONVILLE, TN



4
CARMEN ARROYO
FLUSHING, NY



5
JORDAN GRAHAM
SCHAUMBURG, IL



6
AREF SAYEGH
HALIFAX, NS



7
DUNI OLUSEGUN
INDIANAPOLIS, IN



8
MUHAMMED ASHRAF
BLUE BELL, PA



9
KASHALA GUIDEN
SCHAUMBURG, IL



10
LOGAN KLINK
WEXFORD, PA



11
MYRA ESPINOZA
SCHAUMBURG, IL



12
MICHAEL VAN DELFT
HALIFAX, NS



13
MIKE REED
LONDON, ON



14
TREVOR BAILEY
HALIFAX, NS



15
NICHOLAS DAVIS
POMPANO BEACH, FL



16
LILY SAKAI
LOS ANGELES, CA



17
IAN PICKETT
VANCOUVER, BC



18
STEVEN BAUM
SCHAUMBURG, IL



19
ROGER FUNG
TRACY, CA



20
RAZAN ZARBA
TRACY, CA

JULY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Roger Fredericks	\$81,464	88.4	Adrienne Bragas	AO
2	Dina Boghdady	\$48,916	86.2	Luay Ghawi	AO
3	Joey Kennedy	\$46,727	78.2		AO
4	Carmen Arroyo	\$44,910	79.6	Levar Morgan	Theodore Pappas
5	Jordon Graham	\$43,244	84.5	Zach Otto	Sabrina Lloyd
6	Aref Sayegh	\$41,121	95.6	Phillip Waisman	Satti-Kanaan
7	Duni Olusegun	\$39,055	87.8	Duni Olusegun	James Cunningham
8	Muhammed Ashraf	\$37,039	89.1	Sabrina Kryshundayal	Pappas-Quadri
9	Kashala Guiden	\$36,860	83.6	Zach Otto	Sabrina Lloyd
10	Logan Klink	\$36,365	92.5	Jason Bratin	Simon Arias
11	Myra Espinoza	\$35,399	77.9	Zach Otto	Sabrina Lloyd
12	Michael van Delft	\$34,639	86.9	Michael van Delft	Satti-Kanaan
13	Mike Reed	\$34,245	90.2	Meaghan Krecsko	AO
14	Trevor Bailey	\$33,912	81.7	Michael van Delft	Satti-Kanaan
15	Nicholas Davis	\$33,433	79.5	Samy Jacques	Tom Williams
16	Lily Sakai	\$33,216	90.2		Cohen-Cohen
17	Ian Pickett	\$31,857	81.7	Bobby Gujral	AO
18	Steven Baum	\$31,097	77.9	Zach Otto	Sabrina Lloyd
19	Roger Fung	\$30,773	81.7		Mathew Hart
20	Razan Zarba	\$30,588	90.5	Romal Omid	Mathew Hart
21	Brock Lampee	\$30,074	94.8	Dustin Dunbar	Dustin Venekamp
22	Kevin Ishikane	\$29,658	89.6	Blake Higuchi	AO
23	John Wegley	\$29,279	76.5	Samuel Boyle	Simon Arias
24	Janel Wilder	\$28,138	80.1	Janel Wilder	Ryan Bisanz
25	Peer Shmelzer	\$27,784	93.9	Joshua Olin	AO
26	Alan Sedaghat	\$27,594	83.9	Bobby Gujral	AO
27	Yolette Mompoin	\$27,502	87.5	Jean Joseph	Tom Williams
28	Harvey Quinn	\$27,397	87.7	Kimberly Hamilton	Brett Gryska
29	Alipate Makau	\$27,060	93.3	Alipate Makau	Steve Friedlander
30	Max Quasem	\$26,164	98.9		Cohen-Cohen
31	Matthew Zang	\$26,012	84.2	Ryan Stenglein	AO
32	Derrick Mason	\$25,871	77.8	Derrick Mason	Chad Deley
33	Mark Diskin	\$25,435	90.4	Mark Diskin	Simon Arias
34	Fritznel Octave	\$25,145	91.3		Tom Williams
35	Lamita Dahdah	\$25,121	81.6	Laura Graham	AO
36	Stuart Pagan	\$25,063	80.0	Stuart Pagan	Mathew Hart
37	DeAnthony Hartman	\$25,015	81.5	Nick Scordos	Zach Hart
38	Dustin Hess	\$24,986	80.6	Hunter Welty	Simon Arias
39	Ronald Davis	\$24,794	78.3	Ed-Maggie Myrthil	Theodore Pappas
40	Aaron Ebel	\$24,691	86.5	Jenny Kim	AO
41	Andrew Bishop	\$24,377	75.0	Lauren Coyne	AO
42	Daniel G Johnson	\$23,753	85.9	Daniel G Johnson	Andre McCallum
43	Jimmy Quifille	\$22,701	89.8	Darrell Asbell	AO
44	Duane Shaw	\$22,518	89.7	Duane Shaw	Sabrina Lloyd
45	Brittany Ketner	\$22,443	81.7	Hunter Welty	Simon Arias
46	Cameron Gray	\$21,213	87.1	Gregory Rudolph	Simon Arias
47	Derya Ekren	\$21,032	86.8	Derya Ekren	Simon Arias
48	Sean Blaney	\$20,779	80.7	Travis Vaughn	Simon Arias
49	Jeanneliza Solis	\$20,676	73.0	Dustin Dunbar	Dustin Venekamp
50	Eric Snyder	\$20,463	78.4	Eric Snyder	Simon Arias

ALL TIME RECORD: \$189,995 Net ALP — MARK NELSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Roger Fredericks	\$300,060	88.4	Adrienne Bragas	AO
*2	Michael van Delft	\$285,787	86.9	Michael van Delft	Satti-Kanaan
*3	Carmen Arroyo	\$253,420	79.6	Levar Morgan	Theodore Pappas
*4	Muhammed Ashraf	\$249,351	89.1	Sabrina Kryshundayal	Pappas-Quadri
*5	Mike Reed	\$228,751	90.2	Meaghan Krecsko	AO
*6	Aref Sayegh	\$213,824	95.6	Phillip Waisman	Satti-Kanaan
*7	Ian Pickett	\$202,770	81.7	Bobby Gujral	AO
*8	Lily Sakai	\$202,656	90.2		Cohen-Cohen
*9	Roger Fung	\$190,515	81.7		Mathew Hart
*10	Taulant Bane	\$175,827	82.4	David Carpenter	Dustin Venekamp
11	Stuart Pagan	\$159,726	80.0	Stuart Pagan	Mathew Hart
12	Max Quasem	\$158,258	98.9		Cohen-Cohen
13	Alex Miller	\$154,872	84.7	Stephen Jeung	Cohen-Cohen
14	Tony Georges	\$154,561	78.9	Matthew Conrad	S-S-Parks-Salvaggi
15	Duni Olusegun	\$154,465	87.8	Duni Olusegun	James Cunningham
16	Dina Boghdady	\$153,420	86.2	Luay Ghawi	AO
17	Joey Kennedy	\$146,027	78.2		AO
18	Lleison Martinez	\$140,671	80.1	Begona Patino-Lopez	Cisco Perez
19	Meardey Kim	\$139,043	88.5	Yussuf El-Zein	AO
20	Irma Gallardo	\$138,259	76.6	Steven Warner	AO
21	Steven Dell	\$132,997	81.4	Steven Dell	Simon Arias
22	Jesse Fullmer	\$130,483	91.6	Clint Perry	AO
23	Ellen Tuttle	\$126,600	83.3		Brett Gryska
24	Ryan Vance	\$126,199	82.4	Derek Foore	S-S-Parks-Salvaggi
25	Bryan Juskiw	\$125,355	84.3	Bryan Juskiw	S-S-Bendure-Hartwig
26	Douglas Clarke	\$121,256	86.1	Joshua Jackson	Brian Schreiter
27	Joachim Jean	\$119,716	80.7	Ryan Hall	Laura Fisher
28	Derrick Mason	\$119,485	77.8	Derrick Mason	Chad Deley
29	Hans Klink	\$119,440	84.0	Jason Bratin	Simon Arias
30	Dustin Dunbar	\$118,791	82.5		Dustin Venekamp
31	Bradley Christiansen	\$117,848	89.7	Darrell Asbell	AO
32	Jordan Graham	\$116,511	84.5	Zach Otto	Sabrina Lloyd
33	Mark Diskin	\$116,071	90.4	Mark Diskin	Simon Arias
34	DeAnthony Hartman	\$115,230	81.5	Nick Scordos	Zach Hart
35	Felipe Machado-Santanna	\$114,495	75.1	Begona Patino-Lopez	Cisco Perez
36	Chris Anderson	\$114,296	82.9		Mathew Hart
37	Joshua Jahnish-Maltese	\$113,631	76.7	Francis Ingulli	Simon Arias
38	Michael Sherwood	\$113,455	100.0	Peter Kwiatkowski	S-S-Parks-Salvaggi
39	Richard Carter	\$111,321	96.9	Clint Perry	AO
40	Aaron Ebel	\$109,729	86.5	Jenny Kim	AO
41	Yolette Mompoin	\$109,123	87.5	Jean Joseph	Tom Williams
42	Alan Sedaghat	\$109,111	83.9	Bobby Gujral	AO
43	Adem Abdula	\$106,452	84.1	Corey Helly	Gigliano-Ackerman
44	Nicholas Davis	\$105,769	79.5	Samy Jacques	Tom Williams
45	Cleopatra Sola	\$105,451	92.1	Blake Higuchi	AO
46	Fabiola Del Palacio	\$104,107	88.0	Erin Allen	Richard Correa
47	Daniel Prinzo	\$104,032	87.1	Brent Bowling	S-S-Parks-Salvaggi
48	Andrew Chambers	\$103,979	80.1	Andrew Chambers	Philip Prata
49	David Melendrez	\$103,193	80.0		Cindy Furer
50	Mark Lomonaco	\$102,875	86.8	Michael Burningham	AO

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19

SUPERVISING AGENTS



1
BENJAMIN KESTERSON
ST. LOUIS, MO



2
MORIAH CHANDLER
ALTAMONTE SPRINGS, FL



3
KENDRA ORNG
ARLINGTON HEIGHTS, IL



4
AHMED KASSEM
ST. LOUIS, MO



5
GIANNI TOMA
TROY, MI



6
TALEB JAMMOUL HAJALI
MIAMI, FL



7
ANTON LJULJDJURAJ
ST. LOUIS, MO



8
NOAH SCHULTZ
TROY, MI



9
PEDRO DAVILA NETO
ALTAMONTE SPRINGS, FL



10
JOSHUA REYES
WEXFORD, PA

JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Benjamin Kesterson	\$72,564	\$80,157	94	Edward Leon	Hart-Dushaj
2	Moriah Chandler	\$63,437	\$136,598	88	Beau Locker	Matt Henderson
3	Kendra Orng	\$57,595	\$57,595	94		AO-Orng
4	Ahmed Kassem	\$53,069	\$63,611	92	Mohamad Raychouni	Hart-Dushaj
5	Gianni Toma	\$50,895	\$59,511	91	Paul Smith	Zach Hart
6	Taleb Jammoul Hajali	\$46,035	\$68,118	94	Patricia Contreras	Beto Quintero
7	Anton Ljuljdjuraj	\$42,611	\$38,646	95	Joseph Gojcaj	Hart-Dushaj
8	Noah Schultz	\$41,467	\$70,550	88	Paul Smith	Zach Hart
9	Pedro Davila Neto	\$39,187	\$48,412	88	Beau Locker	Matt Henderson
10	Joshua Reyes	\$38,192	\$47,536		Matthew Diulus	Simon Arias
11	Dean Thebeau	\$38,095	\$50,082	93	Michael Romero	Mathew Hart
12	Marc Albo	\$37,547	\$59,262	98	Paul Smith	Zach Hart
13	Candace Williams	\$37,081	\$46,873	98	Keeland Bryant	Ernest Powell
14	Alessandro Succurro	\$35,479	\$43,525	96	Joseph Gojcaj	Hart-Dushaj
15	David Hurst	\$34,670	\$44,129	87	Paul Smith	Zach Hart
16	Jozef Tinaj	\$33,827	\$44,903	93	Joseph Gojcaj	Hart-Dushaj
17	Marissa Tam	\$33,125	\$42,168	95	Thomas Longino	Don Foti
18	Jorge Caridad	\$32,921	\$46,517	98	Tahis Quintero Bonilla	HO Houston Latino
19	Weslee Cajeras	\$32,273	\$88,743		Jonathan Da-al	Steve Friedlander
20	Kirsten Puhl	\$30,966	\$30,966	92	Trace Johnson	Dustin Venekamp

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$666,636	\$825,134	88	Beau Locker	Matt Henderson
*2	Benzack Cooper	\$445,560	\$544,097		78.3 Edward Leon	Hart-Dushaj
*3	Morgan Evans	\$264,303	\$282,535		92.9 Mohamad Raychouni	Hart-Dushaj
*4	Taleb Jammoul Hajali	\$251,850	\$373,163	94	Patricia Contreras	Beto Quintero
*5	Benjamin Kesterson	\$216,008	\$269,825	94	Edward Leon	Hart-Dushaj
6	Gianni Toma	\$159,634	\$201,049	91	Paul Smith	Zach Hart
7	Ahmed Kassem	\$152,237	\$175,685	92	Mohamad Raychouni	Hart-Dushaj
8	Jozef Tinaj	\$148,415	\$178,523	93	Joseph Gojcaj	Hart-Dushaj
9	Besim Nikaj	\$143,168	\$170,549	89	Joseph Gojcaj	Hart-Dushaj
10	Anizabeth Parra Gonzalez	\$135,773	\$162,494	96	Angel Contreras	Gonzalez-H-W
11	Andre Bzhetaj	\$120,363	\$151,129	91	Joseph Gojcaj	Hart-Dushaj
12	Andrea D Owens	\$117,734	\$262,663		76.0 Eric Thompson	S-S-Parks-Salvaggi
13	Cesar Perez Ramirez	\$116,457	\$163,531	91	Patricia Contreras	Beto Quintero
14	Victor Romero	\$110,477	\$146,062		75.1 Sergio Carta	Beto Quintero
15	Sullena Staton	\$109,075	\$340,644		73.9 Steven Dell	Simon Arias
16	Lukess Joseph	\$107,941	\$157,259		78.9 Mark Lahijani	Theodore Pappas
17	David Hurst	\$105,331	\$140,128	87	Paul Smith	Zach Hart
18	Anton Ljuljdjuraj	\$104,036	\$157,951	95	Joseph Gojcaj	Hart-Dushaj
19	Alec Obering	\$99,828	\$118,562	90	Timothy Bugge	Simon Arias
20	Joshua Reyes	\$98,234	\$136,460		85.2 Matthew Diulus	Simon Arias

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$788,594 Net ALP — ARIF HAJRO

GENERAL AGENTS



1
BRANDON DUSEVIC
TROY, MI



2
CHRISTIAN GOJCAJ
ST. LOUIS, MO



3
JACOB BROWN
ST. LOUIS, MO



4
JOE LEWO
ALTAMONTE SPRINGS, FL



5
KLYO VIDAL
MIAMI, FL



6
STEVEN BAUM
SCHAUMBURG, IL



7
IAN ROULEAU
TROY, MI



8
ERICA ROBERTSON
WEXFORD, PA



9
SARAH COLLEN
SCHAUMBURG, IL



10
DORIS MARTINEZ GARCIA
MIAMI, FL

JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Brandon Dusevic	\$135,599	\$183,310		73.2 Paul Smith	Zach Hart
2	Christian Gojcaj	\$125,911	\$145,806		84.7 Joseph Gojcaj	Hart-Dushaj
3	Jacob Brown	\$119,342	\$173,599		79.4 Edward Leon	Hart-Dushaj
4	Joe Lewo	\$113,125	\$181,445	88	Beau Locker	Matt Henderson
5	Klyo Vidal	\$110,236	\$161,660	93	Patricia Contreras	Beto Quintero
6	Steven Baum	\$103,144	\$134,241		80.6 Zach Otto	Sabrina Lloyd
7	Ian Rouleau	\$97,045	\$116,754		78.2 Paul Smith	Zach Hart
8	Erica Robertson	\$85,295	\$124,562	93	Timothy Bugge	Simon Arias
9	Sarah Collen	\$77,671	\$102,332	98	Kendall Wilson	Sabrina Lloyd
10	Doris Martinez Garcia	\$71,935	\$114,133		77.2 Sergio Carta	Beto Quintero
11	Chilynn Acevedo	\$69,884	\$84,021	97	Gabriela Sime	Fisher-Zuzick
12	Katherine Lim	\$61,470	\$77,972	89	Michael Romero	Mathew Hart
13	Jonathan Rindt	\$59,793	\$142,878	96	Tristan Dlabik	Simon Arias
14	Marsei Hogan	\$58,669	\$71,924	88	Ashley Clarke	Ernest Powell
15	Santiago Calle Ramirez	\$55,576	\$76,540	92	Augusto Arango	Hemerson Gonzalez
16	Storm Hutskal	\$55,573	\$81,722	86	Christopher Hintz	AO
17	Aaron Ebel	\$52,451	\$75,363	95	Jenny Kim	AO
18	Conor Markins	\$50,763	\$84,039		83.7 Jeffrey A Smith	Simon Arias
19	Christie Jauch	\$50,057	\$70,182		74.0 Bethany Evans	Simon Arias
20	Deion Alcozy	\$49,762	\$73,788	86	Michael Romero	Mathew Hart

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Joe Lewo	\$761,543	\$966,460	88	Beau Locker	Matt Henderson
*2	Jacob Brown	\$731,025	\$923,802		79.4 Edward Leon	Hart-Dushaj
*3	Gjon Ljuljdjuraj	\$620,725	\$715,943		77.3 Mohamad Raychouni	Hart-Dushaj
*4	Christian Gojcaj	\$510,761	\$609,920		84.7 Joseph Gojcaj	Hart-Dushaj
*5	Brandon Dusevic	\$501,108	\$686,303		73.2 Paul Smith	Zach Hart
6	Klyo Vidal	\$500,684	\$751,669	93	Patricia Contreras	Beto Quintero
7	Ian Rouleau	\$484,022	\$595,922		78.2 Paul Smith	Zach Hart
8	Valentino Kalaj	\$367,951	\$498,184		78.4 Joseph Gojcaj	Hart-Dushaj
9	Adel Al Choufi Naim	\$358,909	\$386,170	91	Angel Contreras	Gonzalez-H-W
10	Doris Martinez Garcia	\$346,671	\$678,174		77.2 Sergio Carta	Beto Quintero
11	Eric Caballero	\$330,598	\$372,129		77.3 Heriberto Chavez	Richard Correa
12	Jenna Grula	\$329,733	\$608,128		74.8 Sokol Fazliu	Simon Arias
13	Erica Robertson	\$299,635	\$477,715	93	Timothy Bugge	Simon Arias
14	Jorge Toribio	\$292,986	\$578,465		77.4 Jeffrey Espinal	Theodore Pappas
15	Storm Hutskal	\$234,871	\$290,121	86	Christopher Hintz	AO
16	Daniel Prinzo	\$220,719	\$836,711		80.8 Brent Bowling	S-S-Parks-Salvaggi
17	Santiago Calle Ramirez	\$214,919	\$293,888	92	Augusto Arango	Hemerson Gonzalez
18	Joshua Egyud	\$213,023	\$364,626		79.5 Sokol Fazliu	Simon Arias
19	Selma Ogresovic	\$212,367	\$466,373		77.0 Kimberly Hamilton	Brett Gryska
20	Conor Markins	\$204,110	\$295,962		83.7 Jeffrey A Smith	Simon Arias

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Zach Otto	176.7%	\$393,566	\$142,213	78.0	Sabrina Lloyd	
II Beau Locker	312.5%	\$272,079	\$65,960	77.3	Matt Henderson	
	157.7%	\$248,296	\$96,335	79.6	Simon Arias	
	99.5%	\$194,870	\$97,684	80.9	Beto Quintero	
III Darcy Schrieber	163.1%	\$242,601	\$92,215	75.7	Zach Hart	
	37.6%	\$138,309	\$100,512	77.9	Michael Vasu	
	34.7%	\$134,253	\$99,641	78.9	AO	
IV Romal Omid	204.3%	\$293,122	\$96,314	73.4	Mathew Hart	
	25.6%	\$126,839	\$100,968	78.6	Desi Dimitrova	
V Steven Dell	98.7%	\$170,953	\$86,038	76.7	Simon Arias	
	81.4%	\$165,156	\$91,034	79.6	Simon Arias	
	47.9%	\$103,571	\$70,012	81.0	AO	
VI Brody Maughan-Evanson	378.9%	\$353,322	\$73,772	75.5	Simon Arias	
	191.7%	\$127,707	\$43,775	85.7	Simon Arias	
	118.5%	\$110,985	\$50,799	79.5	AO	
VII Stuart Pagan	496.3%	\$200,625	\$33,645	76.3	Mathew Hart	
	176.2%	\$173,588	\$62,858	75.1	Simon Arias	
	101.9%	\$109,765	\$54,358	74.6	Simon Arias	
VIII Christopher Hintz	254.3%	\$151,070	\$42,641	77.4	AO	
	178.4%	\$121,556	\$43,659	73.5	Tom Williams	
	157.6%	\$134,450	\$52,186	75.2	AO	
IX IP Harris	189.3%	\$71,174	\$24,603	73.9	Jamison Weatherspoon	
	178.9%	\$147,166	\$52,763	79.4	Dustin Venekamp	
	170.0%	\$86,362	\$31,983	78.7	AO	
X Darrell Asbell	150.5%	\$94,394	\$37,676	81.1	AO	
	110.4%	\$93,101	\$44,240	74.7	AO	
	101.9%	\$54,031	\$26,761	86.3	AO	
XI Thomas Longino	386.9%	\$110,555	\$22,704	83.2	Don Foti	
	292.5%	\$92,496	\$23,568	85.5	Travis Moody	
	266.9%	\$60,317	\$16,442	76.6	AO	
XII Joshua Goodman	106.0%	\$37,179	\$18,052	78.5	Richard Correa	
	98.0%	\$38,454	\$19,420	82.9	Simon Arias	
	19.3%	\$31,876	\$26,716	75.6	Giglione-Ackerman	
XIII Shawn Lewicki	355.3%	\$84,150	\$18,484	73.5	Hart-Lewicki	
	162.2%	\$62,085	\$23,676	73.7	AO	
	140.5%	\$28,762	\$11,957	82.0	Giglione-Ackerman	
XIV Brandon Minor	968.5%	\$67,253	\$6,294	82.9	AO	
	245.5%	\$27,510	\$7,963	89.4	AO	
	181.3%	\$35,332	\$12,562	76.2	Jose Carvajal	
XV Jadwiga Martins	328.6%	\$11,837	\$2,762	75.0	AO	
	72.3%	\$3,683	\$2,138	90.7	AO	

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

JULY ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Paul Smith	941.0%	\$274,763	\$29,200	344,017	73.6	Zach Hart	
	697.2%	\$203,592	\$29,200	294,539	74.9	Ernest Powell	
	359.8%	\$105,047	\$29,200	166,291	73.2	Sabrina Lloyd	
	347.8%	\$101,550	\$29,200	167,571	80.6	Hart-Dushaj	
	295.3%	\$86,240	\$29,200	130,376	94	HO Houston Latino	
	292.1%	\$85,295	\$29,200	125,324	77.7	Simon Arias	
	286.4%	\$83,643	\$29,200	155,094	77.6	Beto Quintero	
	267.4%	\$78,078	\$29,200	156,386	78.2	Hart-Dushaj	
	263.8%	\$77,025	\$29,200	106,696	75.4	Ernest Powell	
	261.2%	\$76,270	\$29,200	88,814	79.8	Tiffany Roland	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Jeffrey Espinal	61.2%	\$1,410,868	\$875,052	78.4	Theodore Pappas	
II Beau Locker	98.2%	\$1,613,371	\$813,916	77.3	Matt Henderson	
	16.2%	\$904,117	\$778,389	78.1	Beto Quintero	
	14.7%	\$912,856	\$795,531	80.9	Beto Quintero	
III Clayton Slaughter	37.2%	\$929,503	\$677,586	77.9	Michael Vasu	
	29.3%	\$870,766	\$673,550	79.9	Theodore Pappas	
	26.0%	\$839,732	\$666,552	78.9	AO	
IV Romal Omid	85.5%	\$1,067,094	\$575,240	73.4	Mathew Hart	
	28.4%	\$792,335	\$617,217	78.6	Desi Dimitrova	
	19.0%	\$677,840	\$569,768	76.3	S-S-Parks-Salvaggi	
V Mike Paragiou	77.6%	\$918,533	\$517,210	81.6	S-S-Parks-Salvaggi	
	49.8%	\$784,909	\$523,914	81.0	AO	
	44.9%	\$782,395	\$540,032	76.7	Simon Arias	
VI Brody Maughan-Evanson	161.1%	\$1,146,983	\$439,219	75.5	Simon Arias	
	73.8%	\$746,754	\$429,772	85.7	Simon Arias	
	41.2%	\$643,701	\$455,819	87.5	AO	
VII Stuart Pagan	145.1%	\$915,059	\$373,382	76.3	Mathew Hart	
	98.5%	\$739,591	\$372,531	75.1	Simon Arias	
	47.7%	\$569,351	\$385,457	74.6	Simon Arias	
VIII Christopher Hintz	110.7%	\$684,329	\$324,770	77.4	AO	
	79.6%	\$586,799	\$326,800	75.2	AO	
	48.4%	\$523,638	\$352,905	82.1	AO	
IX Michael McKiernan	103.4%	\$589,826	\$290,047	79.4	Dustin Venekamp	
	97.9%	\$576,166	\$291,201	78.7	AO	
	47.2%	\$434,807	\$295,398	77.7	Simon Arias	
X Daniel Umbertone	116.7%	\$510,976	\$235,786	74.7	AO	
	101.2%	\$545,201	\$271,015	81.1	AO	
	48.3%	\$388,111	\$261,622	74.7	AO	
XI Thomas Longino	87.7%	\$433,615	\$231,049	83.2	Don Foti	
	49.7%	\$305,456	\$204,059	83.3	Simon Arias	
	32.9%	\$275,886	\$207,548	85.5	Travis Moody	
XII Joshua Goodman	121.3%	\$420,790	\$190,179	78.5	Richard Correa	
XIII Shawn Lewicki	170.5%	\$328,619	\$121,490	73.5	Hart-Lewicki	
	114.2%	\$257,954	\$120,443	73.7	AO	
	84.2%	\$285,811	\$155,176	82.0	Giglione-Ackerman	
XIV Anacleto Arevalo	260.6%	\$261,436	\$72,491	89.4	AO	
	230.4%	\$233,129	\$70,566	82.9	AO	
	101.3%	\$209,168	\$103,889	85.6	AO	
XV Jadwiga Martins	313.5%	\$91,430	\$22,110	75.0	AO	
	55.6%	\$42,373	\$27,228	79.9	AO	
	44.6%	\$84,798	\$58,647	90.1	AO	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Joseph Gojcaj	724.9%	\$1,481,647	\$204,400	1,981,355	77.1	Hart-Dushaj	
	453.7%	\$927,342	\$204,400	1,218,941	73.6	Zach Hart	
	394.7%	\$806,807	\$204,400	1,221,026	74.9	Ernest Powell	
	356.3%	\$728,239	\$204,400	1,046,570	80.6	Hart-Dushaj	
	334.2%	\$683,038	\$204,400	919,463	74.6	Hart-Dushaj	
	229.5%	\$469,188	\$204,400	971,944	77.6	Beto Quintero	
	229.4%	\$468,854	\$204,400	521,102	79.8	Richard Correa	
	192.7%	\$393,952	\$204,400	716,165	78.2	Hart-Dushaj	
	173.9%	\$355,406	\$204,400	519,301	75.4	Ernest Powell	
	172.2%	\$352,030	\$204,400	669,274	74.8	Richard Correa	

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

Rookie



JUSTIN ADAMS
WEXFORD, PA



CHRISTOPHER HINTZ
CALGARY, AB



ZACH OTTO
SCHAUMBURG, IL



BRITTON COSTA
WEXFORD, PA



JOSEPH TOMANOVICH
LAS VEGAS, NV



ROMAL OMID
TRACY, CA



MELINDA-RAE LYSE
CALGARY, AB



STEVEN DELL
WEXFORD, PA



ASHLEY CLARKE
JACKSON, MS



ANDREW BISHOP
RENTON, WA



ERIN ALLEN
AURORA, CO



DIEGO ARANGO PUERTA
ORLANDO, FL

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Justin Adams	97.0%	\$583,921	\$296,378		79.9	Simon Arias
Matthew Diulus	87.0%	\$637,973	\$341,079		76.8	Simon Arias
Mark Neilson	32.5%	\$753,635	\$568,775		76.1	AO
II Christopher Hintz	82.4%	\$381,090	\$208,892		79.4	AO
Joshua Olin	61.9%	\$427,768	\$264,137		80.2	AO
Walter Icaza	45.8%	\$502,191	\$344,392		78.8	Beto Quintero
III Zach Otto	252.2%	\$772,920	\$219,480		76.4	Sabrina Lloyd
Joseph Gojcaj	235.3%	\$448,055	\$133,611		77.1	Hart-Dushaj
David Carpenter	160.4%	\$551,739	\$211,858		73.4	Dustin Venekamp
IV Britton Costa	123.7%	\$258,378	\$115,513		78.3	Simon Arias
Darcy Schrieber	88.4%	\$297,544	\$157,892		76.5	Zach Hart
Randall Cook	34.4%	\$160,218	\$119,206		73.6	Jamison Weatherspoon
V Joseph Tomanovich	116.4%	\$253,334	\$117,090		80.8	AO
Bobby Hamilton	57.9%	\$227,355	\$143,974		77.9	AO
Elyse Bryan	34.2%	\$124,992	\$93,150		74.9	Souley Bah
VI Romal Omid	199.5%	\$294,444	\$98,319		73.0	Mathew Hart
Brody Maughan-Evanson	194.7%	\$378,490	\$128,422		75.3	Simon Arias
Lauren Coyne	64.6%	\$161,829	\$98,345		80.5	AO
VII Melinda-Rae Lyse	104.9%	\$132,931	\$64,891		76.6	AO
Craig Strompf	45.7%	\$94,198	\$64,670		77.8	Cindy Furer
Alex Kae	45.4%	\$100,270	\$68,957		85.4	AO
VIII Steven Dell	114.0%	\$170,233	\$79,530		76.1	Simon Arias
Gregory Rudolph	106.7%	\$165,156	\$79,913		78.8	Simon Arias
Clayton Slaughter	100.2%	\$162,471	\$81,174		76.3	Michael Vasu
IX Ashley Clarke	586.0%	\$294,118	\$42,873		74.9	Ernest Powell
Stuart Pagan	390.9%	\$200,625	\$40,873		76.5	Mathew Hart
Kelly Ekker	226.8%	\$142,661	\$43,655		79.5	Tiffany Roland
X Andrew Bishop	338.2%	\$164,516	\$37,542		81.6	AO
Harold Durana	169.1%	\$101,555	\$37,744	92		AO
Adrienne Bragas	150.7%	\$116,962	\$46,646		83.9	AO
XI Erin Allen	4086.4%	\$116,911	\$2,793		74.3	Richard Correa
Mike Allen	409.9%	\$115,371	\$22,627	89		Travis Moody
Thomas Longino	385.8%	\$110,290	\$22,704		83.2	Don Foti
XII Diego Arango Puerta	305.6%	\$120,126	\$29,616	86		Gonzalez-H-W
Jesse Doherty	251.7%	\$72,154	\$20,515		76.4	AO
Brandon Minor	238.6%	\$59,432	\$17,553		82.9	AO

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Justin Adams	35.6%	\$2,740,367	\$2,020,603		79.9	Simon Arias
Reynolds Akuamo	33.8%	\$3,140,221	\$2,347,190		77.3	Theodore Pappas
Mark Neilson	23.9%	\$4,942,207	\$3,990,403		76.1	AO
II Walter Icaza	43.9%	\$2,838,494	\$1,971,888		78.8	Beto Quintero
Joshua Olin	36.1%	\$2,695,264	\$1,981,053		80.2	AO
Christopher Hintz	16.3%	\$1,894,907	\$1,628,923		79.4	AO
III Joseph Gojcaj	179.1%	\$3,412,194	\$1,222,748		77.1	Hart-Dushaj
David Carpenter	71.3%	\$2,172,322	\$1,268,474		73.4	Dustin Venekamp
Zach Otto	27.5%	\$1,744,435	\$1,368,289		76.4	Sabrina Lloyd
IV Darcy Schrieber	28.1%	\$1,258,696	\$982,505		76.5	Zach Hart
Britton Costa	11.3%	\$1,054,204	\$946,905		78.3	Simon Arias
V Mohamad Raychouni	116.2%	\$1,453,709	\$672,317		74.6	Hart-Dushaj
Jeffrey Espinal	70.3%	\$1,408,503	\$827,090		77.7	Theodore Pappas
Bobby Hamilton	52.7%	\$1,352,264	\$885,617		77.9	AO
VI Brody Maughan-Evanson	83.2%	\$1,362,377	\$743,454		75.3	Simon Arias
Romal Omid	77.1%	\$1,088,319	\$614,556		73.0	Mathew Hart
Mike Paragiou	52.8%	\$1,149,392	\$752,079		82.3	S-S-Parks-Salvaggi
VII Alma Lozano	81.8%	\$961,937	\$529,237		73.8	Richard Correa
Marisa Willgruber	34.8%	\$786,465	\$583,633		74.9	Pappas-Quadri
Joshua Jackson	28.5%	\$744,154	\$579,153		75.6	Brian Schreiter
VIII Clayton Slaughter	140.2%	\$1,145,565	\$476,911		76.3	Michael Vasu
Steven Dell	50.0%	\$758,445	\$505,669		76.1	Simon Arias
Meaghan Krecsko	49.2%	\$678,491	\$454,886		77.1	AO
IX Ashley Clarke	215.9%	\$1,218,707	\$385,739		74.9	Ernest Powell
Paul Smith	200.6%	\$1,217,448	\$405,022		73.6	Zach Hart
Stuart Pagan	125.6%	\$919,682	\$407,695		76.5	Mathew Hart
X Andrew Bishop	173.6%	\$724,684	\$264,916		81.6	AO
Harold Durana	87.2%	\$525,303	\$280,579	92		AO
Tina Nelson	54.7%	\$430,822	\$278,406		79.6	Mark Beckford
XI Erin Allen	179.3%	\$636,032	\$227,758		74.3	Richard Correa
Mike Allen	152.7%	\$513,320	\$203,132	89		Travis Moody
Daniel Umbertone	143.9%	\$516,001	\$211,530		76.4	AO
XII Diego Arango Puerta	279.0%	\$774,599	\$204,400	86		Gonzalez-H-W
Arif Hajro	275.9%	\$384,138	\$102,200	92		Mario Hajro
Paul Rumbuc	172.7%	\$418,012	\$153,300	91		Brett Gryska

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.



SIMON ARIAS



DUSTIN VENEKAMP



MATHEW HART



SERUR-YAGJIAN



LAURA FISHER



TRAVIS MOODY



ERNEST POWELL



TIFFANY ROLAND



DENIS-MICHAEL CATALANO



ANDRE MCCALLUM

EC = 2020 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

TOP PERFORMANCE FACTOR



GONZALEZ-H-W
Category XII
327.3 PF



ERNEST POWELL
Category VII
203.6 PF

JULY

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I	Simon Arias	136.0	\$2,509,119	\$1,544,100	162.5	103	94	109.6	78.1	51.9
	Zach Hart	125.7	\$749,575	\$530,300	141.3	35	31	110.0	75.9	38.4
	AO	118.9	\$5,619,036	\$4,398,600	127.7	259	196	110.0	79.5	4.8
	Theodore Pappas	97.4	\$714,258	\$842,400	84.8	49	41	110.0	77.0	-8.5
II	Dustin Venekamp	154.7	\$1,116,110	\$559,800	199.4	97	46	110.0	74.4	56.7
	Michael Vasu	108.1	\$583,501	\$491,700	118.7	39	40	97.5	74.8	9.5
	Richard Correa	101.4	\$482,258	\$519,900	92.8	84	73	110.0	74.9	8.3
	Brett Gryska	97.9	\$493,536	\$575,000	85.8	30	24	110.0	79.0	-14.5
III	Mathew Hart	137.2	\$563,822	\$310,100	181.8	25	27	92.6	75.2	59.2
	Beto Quintero	118.2	\$502,193	\$397,300	126.4	78	31	110.0	78.8	31.4
	Matt Henderson	96.1	\$430,292	\$351,300	122.5	23	33	69.7	74.6	45.1
IV	Serur-Yagjian	111.0	\$302,461	\$270,000	112.0	24	19	110.0	75.5	7.3
	Hart-Dushaj	103.8	\$543,964	\$557,500	97.6	45	25	110.0	79.4	-23.2
	Cindy Furer	101.4	\$381,145	\$293,000	130.1	16	22	72.7	73.8	-4.4
	Jamison Weatherspoon	101.0	\$362,449	\$290,200	124.9	27	35	77.1	73.8	39.6
V	Laura Fisher	108.6	\$234,807	\$188,800	124.4	13	14	92.9	80.9	21.5
	Slav Bitman	103.4	\$147,019	\$151,800	96.9	25	13	110.0	78.8	12.8
	Desi Dimitrova	101.2	\$163,542	\$159,600	102.5	14	14	100.0	77.5	-3.3
	Corey Neff	90.3	\$176,804	\$155,200	113.9	12	18	66.7	75.9	2.7
VI	Travis Moody	128.9	\$158,849	\$100,700	157.7	8	8	100.0	79.7	83.2
	Brian Schreiter	112.5	\$142,591	\$124,100	114.9	11	10	110.0	87	14.1
	Nick Moore	105.9	\$150,055	\$147,400	101.8	11	10	110.0	77.5	6.3
	Souley Bah	105.4	\$138,436	\$114,600	120.8	9	10	90.0	74.1	31.1
VII	Ernest Powell	203.6	\$328,804	\$110,600	297.3	38	10	110.0	76.0	206.5
	Josh West	157.1	\$229,835	\$112,600	204.1	17	9	110.0	75.8	160.7
	Kevin Holtz	108.0	\$113,568	\$107,100	106.0	15	11	110.0	75.2	28.6
	A-O-Lorence	102.3	\$103,768	\$109,600	94.7	18	9	110.0	74.2	-5.4
VIII	Tiffany Roland	142.8	\$158,033	\$90,000	175.6	8	7	110.0	80.1	98.5
	Moswen Taylor	103.7	\$78,907	\$79,600	99.1	13	12	108.3	76.2	12.8
	Kris Thieme	90.4	\$87,434	\$93,800	93.2	7	8	87.5	75.8	-9.6
IX	Denis-Michael Catalano	126.8	\$135,095	\$75,600	178.7	6	8	75.0	88	154.2
	Hemerson Gonzalez	120.1	\$157,125	\$112,000	140.3	8	8	100.0	77.8	61.0
XI	Andre McCallum	127.4	\$153,941	\$69,500	221.5	3	9	33.3	73.6	181.6
XII	HO Houston Latino	413.8	\$231,417	\$32,250	717.6	29	7	110.0	94	N/A
	Gonzalez-H-W	327.3	\$175,626	\$32,250	544.6	14	7	110.0	88	N/A
	Mario Hajro	198.8	\$92,758	\$32,250	287.6	8	6	110.0	89	N/A
	Tommy Vena	157.3	\$77,285	\$32,250	239.6	6	8	75.0	87	N/A
	LaRose-Quintero	121.5	\$42,882	\$32,250	133.0	6	4	110.0	89	N/A
	Jeremy Rivers	112.3	\$36,986	\$32,250	114.7	2	0	110.0	96	N/A

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I	AO	108.2	\$31,470,898	\$29,568,300	106.4	889	784	110.0	79.5	15.5
	Simon Arias	105.2	\$11,820,041	\$11,472,000	103.0	404	376	107.4	78.1	14.9
	Theodore Pappas	104.8	\$5,598,711	\$5,475,600	102.2	176	164	107.3	77.0	16.4
	Giglione-Ackerman	104.5	\$4,473,166	\$4,517,200	99.0	218	188	110.0	75.8	14.6
	Zach Hart	94.3	\$3,684,938	\$4,418,600	83.4	159	151	105.3	75.9	-3.1
II	Dustin Venekamp	107.6	\$4,656,313	\$3,910,800	119.1	177	184	96.2	74.4	28.4
	Michael Vasu	100.5	\$3,725,309	\$3,813,600	97.7	153	148	103.4	74.8	1.5
	Brett Gryska	99.9	\$3,743,671	\$4,171,100	89.8	111	96	110.0	79.0	0.9
III	Beto Quintero	131.4	\$2,841,121	\$1,859,800	152.8	173	124	110.0	78.8	71.8
	Bob Olson	101.8	\$2,226,946	\$2,274,800	97.9	165	156	105.8	74.4	11.3
	Mathew Hart	98.2	\$2,743,392	\$2,114,300	129.8	72	108	66.7	75.2	42.7
	Matt Henderson	92.6	\$2,487,920	\$2,679,300	92.9	122	132	92.4	74.6	7.2
IV	Hart-Dushaj	153.2	\$3,827,840	\$1,949,200	196.4	99	73	110.0	79.4	82.9
	Jamison Weatherspoon	108.1	\$2,309,580	\$2,105,200	109.7	149	140	106.4	73.8	25.7
	Cindy Furer	96.1	\$1,986,749	\$2,053,400	96.8	84	88	95.5	73.8	3.0
V	Desi Dimitrova	110.6	\$1,175,952	\$999,600	117.6	58	56	103.6	77.5	30.8
	Slav Bitman	101.1	\$1,017,918	\$1,035,000	98.3	54	52	103.8	78.8	13.3
	Laura Fisher	97.8	\$1,275,426	\$1,180,600	108.0	49	56	87.5	80.9	20.8
	Corey Neff	90.8	\$1,069,252	\$1,072,300	99.7	59	72	81.9	75.9	10.3
VI	Nick Moore	111.9	\$1,191,540	\$982,300	121.3	41	40	102.5	77.5	37.4
	Brian Schreiter	97.1	\$917,238	\$1,089,500	84.2	44	40	110.0	87	-4.9
	Travis Moody	95.3	\$781,347	\$893,600	87.4	33	32	103.1	79.7	0.7
VII	Ernest Powell	156.1	\$1,389,463	\$687,200	202.2	84	40	110.0	76.0	128.3
	Josh West	133.5	\$1,080,099	\$646,600	167.0	36	36	100.0	75.8	95.6
	A-O-Lorence	101.7	\$795,656	\$851,200	93.5	58	36	110.0	74.2	5.5
	Kevin Holtz	94.4	\$798,365	\$762,000	104.8	37	44	84.1	75.2	21.4
VIII	Tiffany Roland	117.5	\$818,882	\$655,200	125.0	35	28	110.0	80.1	43.4
	Chad Deley	107.9	\$832,778	\$670,500	124.2	44	48	91.7	73.5	41.8
	Byron Paz	101.0	\$652,011	\$639,400	102.0	25	25	100.0	87	22.0
IX	Hemerson Gonzalez	128.5	\$744,714	\$409,150	182.0	24	32	75.0	77.8	126.2
	John Young	114.9	\$526,097	\$439,400	119.7	45	40	110.0	75.9	41.3
	Denis-Michael Catalano	97.3	\$578,829	\$684,900	84.5	40	32	110.0	88	-0.7
	Hart-Lewicki	93.8	\$667,868	\$593,300	112.6	24	32	75.0	78.3	32.4
XI	Andre McCallum	174.8	\$629,954	\$263,000	239.5	42	36	110.0	73.6	441.1
XII	HO Houston Latino	278.0	\$1,006,843	\$225,750	446.0	61	19	110.0	94	N/A
	Gonzalez-H-W	274.5	\$991,144	\$225,750	439.0	49	28	110.0	88	N/A
	Mario Hajro	174.2	\$538,072	\$225,750	238.3	12	10	110.0	89	N/A
	Tommy Vena	157.4	\$375,810	\$161,250	233.1	9	11	81.8	87	N/A
	Jeremy Rivers	112.3	\$36,986	\$32,250	114.7	2	0	110.0	96	N/A
	Andrew Wagner	96.4	\$187,129	\$225,750	82.9	12	10	110.0	85	N/A

CATEGORY I



1 TRAVIS DANIELS
TIONESTA, PA



2 BRENDA DI SOMMA
SOMERSET, NJ



1 KATHY PAPPAS
ROSLYN HARBOR, NY



2 ANNA GUIDO ROHRER
MONROE, OH



1 SARAH THOMSON-DUFRECHOU
MEMPHIS, TN



2 TIMOTHY LEARY
BUFFALO, NY

CATEGORY II

CATEGORY III

CATEGORY IV



1 MELISSA LIVELY
HEAD OF CHEZZETCOOK, NS



2 LARRY LOZANO
SAN JOSE, CA



1 TOMMY FLYNN
SPOKANE, WA



2 DEE HETTINGER
WICHITA, KS



1 HECTOR CORTEZ
FAIR OAKS, CA



2 JEANETTE DODD
LAKE HOPATCONG, NJ

CATEGORY V

CATEGORY VI

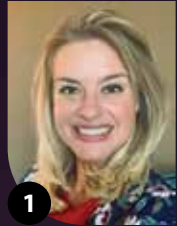
CATEGORY VII



1 BRENDA WADEY
CALGARY, AB



2 MICKEY BOYSZA
BUTTE, MT



1 KELLY PENICK
BURLESON, TX



2 LINH NGUYEN
TACOMA, WA

CATEGORY VIII

TOP MANAGERS

CATEGORY I



1 BRIAN RYAN
MORTON, PA

CATEGORY II



1 STEPHANIE BAUMANN
SPOKANE, WA

CATEGORY III



1 AMANDA MLINAZ
PLYMOUTH, WI

INDIVIDUAL REPS: JULY

Category	Rank	Cards	Obj	% Obj	
I	1	Travis Daniels	1,504	1,287	116.9%
I	2	Brenda Di Somma	2,634	2,293	114.9%
I	3	David Scalisi	1,766	1,641	107.7%
II	1	Kathy Pappas	2,039	1,059	192.6%
II	2	Anna Guido Rohrer	1,943	1,253	155.0%
II	3	Janis Pitts	1,534	1,210	126.9%
III	1	Sarah Thomson-Dufrechou	2,112	885	238.7%
III	2	Timothy Leary	1,250	1,019	122.7%
III	3	Lori Vaughn	1,059	982	107.8%
IV	1	Melissa Lively	1,122	725	154.7%
IV	2	Larry Lozano	1,163	752	154.6%
IV	3	Cindy Kunce	982	733	133.9%
V	1	Tommy Flynn	1,126	690	163.1%
V	2	Dee Hettinger	1,117	719	155.4%
V	3	John Wagner	1,010	690	146.4%
VI	1	Hector Cortez	1,285	669	192.1%
VI	2	Jeanette Dodd	1,131	623	181.5%
VI	3	George Murry	797	597	133.4%
VII	1	Brenda Wadey	1,628	523	311.2%
VII	2	Mickey Boysza	1,540	552	278.9%
VII	3	William Rol	889	513	173.4%
VIII	1	Kelly Penick	1,051	462	227.4%
VIII	2	Linh Nguyen	686	473	145.0%
VIII	3	Lindsay McClelland	646	458	140.9%
Rookie	1	Kelly Penick	1,051	462	227.4%
IceBreaker	1	Brenda Wadey	1,628	523	311.2%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Malka Arony	26,511	19,173	138.3%
I	2	Pam Monetti	10,360	9,587	108.1%
I	3	Travis Daniels	9,513	9,007	105.6%
II	*1	Kathy Pappas	8,761	7,411	118.2%
II	2	Robin Denham	10,100	8,785	115.0%
II	3	Tim O'Connor	9,138	8,129	112.4%
III	*1	Sarah Thomson-Dufrechou	7,161	6,194	115.6%
III	2	Al Wall	7,442	6,462	115.2%
III	3	Timothy Leary	7,751	7,131	108.7%
IV	*1	Erica Dalager	10,248	6,171	166.1%
IV	2	Lisa Bennett	8,333	5,992	139.1%
IV	3	Larry Lozano	6,340	5,266	120.4%
V	*1	Patrena Smith	10,664	4,740	225.0%
V	2	Morgan Breier	8,432	4,687	179.9%
V	3	Randy Stockley	7,642	4,775	160.1%
VI	*1	George Murry	6,531	4,179	156.3%
VI	2	Brett Hulme	5,822	4,373	133.1%
VI	3	Jaymz Hall	5,906	4,488	131.6%
VII	*1	William Rol	9,212	3,590	256.6%
VII	2	Brenda Wadey	7,601	3,662	207.6%
VII	3	Criseida Hernandez	6,207	3,888	159.6%
VIII	*1	Joseph Tibayan	4,319	3,208	134.6%
VIII	2	Chas Robinson	4,099	3,208	127.8%
VIII	3	Linh Nguyen	4,050	3,310	122.3%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: JULY

Category	Rank	Cards	Obj	% Obj	
I	1	Brian Ryan	7,529	6,865	109.7%
I	2	JT Tasker	5,022	5,859	85.7%
II	1	Stephanie Baumann	5,404	4,186	129.1%
II	2	Beth Farm	5,194	5,006	103.8%
III	1	Amanda Mlinaz	5,599	3,790	147.7%
III	2	Deborah Boles	2,664	2,196	121.3%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Christa Davis	53,443	40,781	131.1%
I	2	Cindy Cleary	40,128	40,393	99.3%
II	*1	Stephanie Baumann	30,701	29,299	104.8%
II	2	Beth Farm	35,583	35,039	101.6%
III	*1	Deborah Boles	18,110	15,375	117.8%
III	2	Billy Sauers	22,664	22,569	100.4%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** PATRENA SMITH 6,838
- 2** TRAVIS DANIELS 5,358
- 3** ERICA DALAGER 3,443






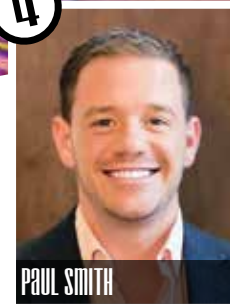

1 PATRENA SMITH
EAST HARTFORD, CT

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

LEADERSHIP BONUS



1	2	3	4	5
				
ZACH OTTO \$70,780 Sabrina Lloyd	MICHAEL MANDELLA \$70,708 AO	TRISTAN DLABIK \$45,350 Simon Arias	PAUL SMITH \$37,529 Zach Hart	JOSEPH GOJCAJ \$31,824 Hart-Dushaj

JULY BONUS LEADERS | PAYOUT: \$2,767,902 | QUALIFIERS: 873

<p>\$ 70,780 Zach Otto</p> <p>70,708 Michael Mandella</p> <p>45,350 Tristan Dlabik</p> <p>37,529 Paul Smith</p> <p>31,824 Joseph Gojcaj</p> <p>28,750 Beau Locker</p> <p>27,976 Mark Neilson</p> <p>26,483 Bobby Gujral</p> <p>26,190 Patrycja Grudzinska</p> <p>25,857 Edward Leon</p> <p>21,982 Brandon Neal</p> <p>21,635 Patricia Contreras</p> <p>21,378 Jeffrey Espinal</p> <p>21,119 Joshua Olin</p> <p>20,296 Duane Shaw</p> <p>20,275 Sokol Fazliu</p> <p>20,193 Ashley Clarke</p> <p>19,879 Nick Scordos</p> <p>19,746 Jason Bratin</p> <p>19,675 Mike Paragiou</p> <p>19,617 Mohamad Raychouni</p> <p>19,268 Sergio Carta</p> <p>18,657 Adrienne Bragas</p> <p>17,844 Kendall Wilson</p> <p>17,046 Meaghan Krecsko</p> <p>16,812 Augusto Arango</p> <p>16,262 Kimberly Hamilton</p> <p>15,839 Jonathan Da-al</p> <p>15,655 Ryan Stenglein</p> <p>15,141 Clayton Slaughter</p> <p>14,878 Harold Durana</p> <p>14,451 Walter Icaza</p> <p>14,396 Corey Helly</p> <p>14,076 Tahis Quintero Bonilla</p> <p>14,074 Mark Bernsdorff</p> <p>13,999 Samuel Boyle</p> <p>13,978 Timothy Bugge</p> <p>13,943 Angel Contreras</p> <p>13,840 Clint Perry</p> <p>13,445 Jacob Brown</p> <p>13,367 Phillip Waisman</p> <p>12,972 Darrell Asbell</p> <p>12,836 Levar Morgan</p> <p>12,392 Luay Ghawi</p> <p>12,227 Eric Thompson</p> <p>12,184 Dustin Dunbar</p> <p>12,152 Michael Romero</p> <p>12,131 Joe Lewo</p> <p>12,001 Bobby Park</p> <p>11,996 Michael McKiernan</p> <p>11,855 Michael Burningham</p> <p>11,766 Thomas Longino</p> <p>11,706 Blake Higuchi</p> <p>11,513 Christian Gojcaj</p> <p>11,461 Martin Salavec</p> <p>11,326 Michael van Delft</p> <p>11,246 John Curry</p> <p>11,144 Brian Jerome</p> <p>11,068 Sara Vaz</p> <p>10,759 Sabrina Kryshundayal</p>	<p>\$ 10,752 Jeffrey A Smith</p> <p>10,740 Steven Dell</p> <p>10,695 Jean Joseph</p> <p>10,334 Brent Bowling</p> <p>10,059 Mark Lahijani</p> <p>10,015 Jesse Doherty</p> <p>9,595 Keeland Bryant</p> <p>9,501 Bruce Viaje</p> <p>9,258 Erin Allen</p> <p>8,988 Christopher Hintz</p> <p>8,899 Melinda-Rae Lyse</p> <p>8,890 Ariana Jones</p> <p>8,888 Gregory Rudolph</p> <p>8,835 Joshua Williams</p> <p>8,727 Steven King</p> <p>8,543 Matthew Conrad</p> <p>8,394 Dan Ikei</p> <p>8,337 Aaron Parks</p> <p>8,315 Manique Sala</p> <p>8,265 Lauren Coyne</p> <p>8,229 David Carpenter</p> <p>8,185 Timothy Welsh</p> <p>8,093 Adam Kidikas</p> <p>8,093 Trace Johnson</p> <p>7,936 Romal Omid</p> <p>7,775 Samy Jacques</p> <p>7,762 Peter Kwiatkowski</p> <p>7,749 Brody Maughan-Evanson</p> <p>7,734 Matthew Diulus</p> <p>7,726 Kellie Hoffman</p> <p>7,724 Travis Vaughn</p> <p>7,707 Phi Phan</p> <p>7,701 Brandon Dusevic</p> <p>7,689 Kevin Appasamy</p> <p>7,648 Bobby Hamilton</p> <p>7,428 Peter Gabranski</p> <p>7,341 Behrad Baghbanian</p> <p>7,326 Alex Kae</p> <p>7,274 Travis Vaughn</p> <p>7,260 Hunter Welty</p> <p>7,199 Mauro Capozucca</p> <p>7,077 Christopher Stevens</p> <p>7,018 Corey Hartzman</p> <p>7,015 John Santosuosso</p> <p>6,981 Daniel G Johnson</p> <p>6,955 Jeff Wentworth</p> <p>6,901 Doris Martinez Garcia</p> <p>6,899 Shawn Lewicki</p> <p>6,856 Bryan Juskiw</p> <p>6,825 Michael Gerstein</p> <p>6,812 Ian Rouleau</p> <p>6,806 Nakita Fortin</p> <p>6,755 Darez Meriwether</p> <p>6,752 Veronica Coval</p> <p>6,696 Omar Billy</p> <p>6,639 Tommy Conard</p> <p>6,607 Jacqueline Kabluyen</p> <p>6,467 Derek Foore</p> <p>6,440 Jenna Grula</p> <p>6,436 Jessica Chang</p> <p>6,377 Gabriela Sime</p>	<p>\$ 6,370 Adem Abdula</p> <p>6,280 Adrain Alfred</p> <p>6,254 Bethany Evans</p> <p>6,186 Laura Graham</p> <p>6,142 Patrick Donovan</p> <p>6,131 Begona Patino-Lopez</p> <p>6,129 Jessie Holland</p> <p>6,119 Britton Costa</p> <p>6,106 Doreen Ryan-Foti</p> <p>6,077 Michael Raven</p> <p>6,076 Robert Jackson</p> <p>6,064 Andrew Bishop</p> <p>6,053 Ed-Maggie Myrthil</p> <p>6,036 Eugene Garcia</p> <p>6,010 Chris La Fond</p> <p>6,002 James Sodan</p> <p>5,998 Daniel Perkins</p> <p>5,971 Stephen Jeung</p> <p>5,925 James Sherwood</p> <p>5,905 Ransley Vazquez</p> <p>5,901 Joseph McCallister</p> <p>5,882 Kelly Ekker</p> <p>5,844 John Vacca</p> <p>5,773 Selma Ogresevic</p> <p>5,760 Jonathan Rindt</p> <p>5,738 Jesse Fullmer</p> <p>5,660 Christopher McGlynn</p> <p>5,652 Joseph Rotolo</p> <p>5,615 Jose Viramontes</p> <p>5,610 Juan Olvera</p> <p>5,600 Mayra Robles</p> <p>5,599 LaDelus Brown</p> <p>5,579 Matthew Hudlin</p> <p>5,561 Tiffany</p> <p>5,558 Babin-Washington</p> <p>5,542 Nicki Griffiths</p> <p>5,501 Alan Sedaghat</p> <p>5,491 Arif Hajro</p> <p>5,462 Joshua Goodman</p> <p>5,394 Christopher Bentley</p> <p>5,384 Thomas King</p> <p>5,363 Anacleto Arevalo</p> <p>5,357 Deborah Noga</p> <p>5,344 Jennifer Janzen</p> <p>5,315 Cara DeFiore</p> <p>5,271 Joshua Jackson</p> <p>5,266 London Burnett</p> <p>5,228 Michael Trinh</p> <p>5,182 Raven Fugate</p> <p>5,078 Iris Saavedra</p> <p>5,046 Michael Giachetti</p> <p>5,030 Tanner Duy</p> <p>5,026 Stuart Pagan</p> <p>4,937 Cole Hatfield</p> <p>4,858 Rafael Medina</p> <p>4,811 Matthew Turnquist</p> <p>4,791 Daniel Prinz</p> <p>4,776 Justin Adams</p> <p>4,745 Brandon Minor</p>	<p>\$ 4,742 Iffrah Tahir</p> <p>4,737 James Fangmann</p> <p>4,735 David Rigney</p> <p>4,729 Jeffrey Hall</p> <p>4,703 Michelle Gould</p> <p>4,702 Tyler Boulden</p> <p>4,687 Klyo Vidal</p> <p>4,678 Andrew Hynan</p> <p>4,653 Aaron Friedlander</p> <p>4,608 Sean Brannan</p> <p>4,597 Michael Cirelli</p> <p>4,568 William Dugan</p> <p>4,532 Tony Geer</p> <p>4,499 Stephen Coons</p> <p>4,492 Claude Hamilton</p> <p>4,470 Christopher Bungay</p> <p>4,469 Erica Robertson</p> <p>4,444 Tina Nelson</p> <p>4,434 Gjon Ljuljduraj</p> <p>4,321 Christopher Ross</p> <p>4,303 Travis Picklesimer</p> <p>4,217 Antonio Reyes</p> <p>4,216 Elyse Bryan</p> <p>4,212 Dwayne Gomez</p> <p>4,183 Sean Velasquez</p> <p>4,161 Lee Jeffers</p> <p>4,064 Shahab Mahdavinnejad</p> <p>4,060 Kyle Jones</p> <p>4,054 Brenda Fox</p> <p>4,019 Juan Olvera</p> <p>4,000 Stella Roznovan</p> <p>3,982 Ryan Fickert</p> <p>3,979 Elias Boles</p> <p>3,973 Valentino Kalaj</p> <p>3,937 Jonathan Phillips</p> <p>3,887 Steven Warner</p> <p>3,886 David Hausman</p> <p>3,843 Francis Ingulli</p> <p>3,826 Aaron Piotrowski</p> <p>3,799 Donald DeVoise</p> <p>3,784 Jeffrey Thiel</p> <p>3,783 Justin Diaz</p> <p>3,749 Massoud Hartzman</p> <p>3,740 Sean Shephard</p> <p>3,733 Alexis Gomez</p> <p>3,713 Nicole Sanders</p> <p>3,684 Alberto Alcala</p> <p>3,683 Marie Laine</p> <p>3,679 Drake Smith</p> <p>3,664 Lalitha Janardhanan</p> <p>3,651 Paul Vassallo</p> <p>3,649 Matthew Dawson</p> <p>3,637 Nathan Stuck</p> <p>3,624 Pablo Solis</p> <p>3,614 Rita Rider</p> <p>3,610 Jake Gelb</p> <p>3,597 Darcy Schrieber</p> <p>3,578 Mark Avuil</p> <p>3,554 Michael Russo</p> <p>3,554 Edward DeFurio</p>	<p>\$ 3,552 Holly Bonhorst</p> <p>3,550 Cody Gardner</p> <p>3,527 Jagdish Sukhu</p> <p>3,513 Mike Allen</p> <p>3,505 Derrick Davenport</p> <p>3,497 Myaa Fallon</p> <p>3,492 Heriberto Chavez</p> <p>3,449 Alyssa Libby</p> <p>3,415 Jorge Toribio</p> <p>3,399 George O'Shea</p> <p>3,383 Loraine Harris</p> <p>3,318 James Cassie</p> <p>3,305 Reynolds Akuamo</p> <p>3,304 Jonni Ng</p> <p>3,298 Max Akers</p> <p>3,266 Conor Markins</p> <p>3,259 Slavita Hut</p> <p>3,243 Nicole Preston</p> <p>3,200 IP Harris</p> <p>3,196 Michael Battaglio</p> <p>3,168 Darius Rowan</p> <p>3,163 Aaron Parsons</p> <p>3,137 Danielle Morales</p> <p>3,095 Aaron Ebel</p> <p>3,068 Joseph Kanaan</p> <p>3,056 Elazar Roco</p> <p>3,015 Saul Lopez</p> <p>3,003 Joshua Egyud</p> <p>2,991 Andy Batten</p> <p>2,984 Jonathan Maust</p> <p>2,962 Eno Iftiu</p> <p>2,942 Storm Hutsal</p> <p>2,937 Zachary Rivas</p> <p>2,931 John Lamere</p> <p>2,926 Maurice Coleman</p> <p>2,916 Justin Hermann</p> <p>2,898 Daniel Umbertone</p> <p>2,876 Ryan Wilson</p> <p>2,865 Justin Lowe</p> <p>2,860 Raul Rojas</p> <p>2,850 Santiago Calle Ramirez</p> <p>2,845 Rex Munsey</p> <p>2,806 Aaron Patt</p> <p>2,806 Charles Ferrari</p> <p>2,792 Michael Sherwood</p> <p>2,772 Rachel Elfenbein</p> <p>2,771 Matthew Cartwright</p> <p>2,769 Juan Diaz</p> <p>2,757 Brandon Summerton</p> <p>2,740 Michael Clemente</p> <p>2,737 Marisa Willgruber</p> <p>2,729 David Wang</p> <p>2,713 Theodore Ryon</p> <p>2,706 Regina Koonce</p> <p>2,668 Anita Ferris</p> <p>2,662 Crystal Vairetta</p> <p>2,650 Jordan Chalom</p> <p>2,644 Hunter Houvener</p> <p>2,644 Moriah Chandler</p> <p>2,624 Tiffany Tavormina</p>	<p>\$ 2,616 Jillian Getz</p> <p>2,601 Jonathan Pizzuto</p> <p>2,590 Braxton Amy</p> <p>2,542 Rebecca Mehlinger</p> <p>2,532 Jennifer Ragan</p> <p>2,478 William Davies</p> <p>2,433 Erika Walker</p> <p>2,408 Paul Rumbuc</p> <p>2,383 Alon Barnur</p> <p>2,359 Colin Ghee</p> <p>2,348 David Staffery</p> <p>2,342 Chris McCoy</p> <p>2,294 Johnny Ly</p> <p>2,292 Demitrios Lucas</p> <p>2,252 Daniel Walton</p> <p>2,243 Luc Do</p> <p>2,235 Shanita Friedlander</p> <p>2,219 Elijah Brown</p> <p>2,216 Jean Romero Capote</p> <p>2,205 Roxie Soto</p> <p>2,199 Tomarus Burks</p> <p>2,198 Atta Saleh</p> <p>2,196 Francesca Veltri</p> <p>2,173 Chad Boskat</p> <p>2,172 Jessica Santamarina</p> <p>2,159 Alma Lozano</p> <p>2,156 Matthew A Wilson</p> <p>2,155 Nicholas Chuma</p> <p>2,128 Rielly Maher</p> <p>2,118 Daniel Pacheco</p> <p>2,091 Suzanne Moroney</p> <p>2,077 Rachel Brown</p> <p>2,065 Victor Holmes</p> <p>2,058 Altina Arakelian</p> <p>2,056 Marsei Hogan</p> <p>2,021 Paul Kelly</p> <p>2,008 Alexis Pineiro</p> <p>1,991 Christopher Buttacavoli</p> <p>1,990 Sylvain Kalombo</p> <p>1,935 Justin Rydzyl</p> <p>1,934 Gregory Caldwell</p> <p>1,922 Genna DeMetsenaere</p> <p>1,913 Giovanni Diuro</p> <p>1,910 Ross Ewen</p> <p>1,884 Stephanie Dunbar</p> <p>1,882 Yamid Mendoza Sanchez</p> <p>1,875 Craig Strompf</p> <p>1,847 Everett Farr</p> <p>1,842 Eric Snyder</p> <p>1,837 Patrick Knouse</p> <p>1,836 Solange Cardozo Mijares</p> <p>1,827 Darcy Juskiw</p> <p>1,827 Doron Freud</p> <p>1,810 David Carpenter</p> <p>1,809 Keith James</p> <p>1,806 Walter Henderson</p> <p>1,805 Richard Rozolsky</p> <p>1,795 Patricia Isabell</p> <p>1,789 Taurean Flournoy</p> <p>1,786 Jovanie Scarlett</p>
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<p>\$ 1,768 Seth Frisby-Jack</p> <p>1,749 Alex Paguio</p> <p>1,740 Darrin Roberts</p> <p>1,736 Maria M Ramirez</p> <p>1,731 Ronald Rivera</p> <p>1,726 Joel Nunez</p> <p>1,700 Jeffrey Witherall</p> <p>1,688 Brandon Hughes</p> <p>1,683 Mark Aldamuy</p> <p>1,677 Jesus Parra</p> <p>1,675 Andrew Chambers</p> <p>1,667 Daniel Foore</p> <p>1,654 Riley Peters</p> <p>1,653 Jeffrey Tillman</p> <p>1,642 Tami Chaimov</p> <p>1,610 Christina Ross</p> <p>1,607 Thomas Huynh</p> <p>1,601 Jennylyn Militante-Radnoty</p> <p>1,585 Karlie Howard</p> <p>1,575 Michael Nichols</p> <p>1,571 Justin Campbell</p> <p>1,559 Daryl Graham</p> <p>1,526 Chilynn Acevedo</p> <p>1,501 Roy Stephens</p> <p>1,485 Ashley O'Donal</p> <p>1,463 Joseph A Smith</p> <p>1,443 Melinda Skinner</p> <p>1,438 Joshua McTier</p> <p>1,435 Bradley Fordyce</p> <p>1,435 Kevin Dimery</p> <p>1,425 Evan Donoghue</p>	<p>\$ 1,424 Willie Cummings</p> <p>1,421 Arcelia Zizumbo</p> <p>1,407 Jason Khodadadian</p> <p>1,406 Victoria Varney</p> <p>1,404 Logan Klink</p> <p>1,384 Mark Diskin</p> <p>1,382 Brandon Eck</p> <p>1,370 Anthony Greco</p> <p>1,351 Lindsay Staffery</p> <p>1,351 Kelly Young</p> <p>1,346 Scott Wheeler</p> <p>1,333 Alexis Webb</p> <p>1,313 Matthew Bogle</p> <p>1,311 Matthew Castell</p> <p>1,300 Rosa Teixeira</p> <p>1,298 Justin Irwin</p> <p>1,286 Hasan Ghazal</p> <p>1,276 Joey Kennedy</p> <p>1,272 Joshua Krueger</p> <p>1,272 Lorena Herndon</p> <p>1,271 George Shafiek</p> <p>1,257 Justin Sutton</p> <p>1,249 Sean Blaney</p> <p>1,248 Avion Johnson</p> <p>1,245 Tyler Dahlin</p> <p>1,226 Jonathan Barrett</p> <p>1,214 Chase Miller</p> <p>1,213 Abel Gamo</p> <p>1,195 Gladis Orozco</p> <p>1,191 Tiffany Beadnell</p> <p>998 Cameron Russell</p> <p>1,183 Taylor Kay</p> <p>1,175 Jon Morrow</p>	<p>\$ 1,169 Janel Wilder</p> <p>1,167 Caren Deanda</p> <p>1,165 John Collins</p> <p>1,164 Mary-Delores Ayarzagotia</p> <p>1,151 Serge Brouillette</p> <p>1,140 Elvis Tinaj</p> <p>1,131 Magda Figueiredo</p> <p>1,101 Jeffrey von Kienast</p> <p>1,092 Avi Kauderer</p> <p>1,091 Michael Stuver</p> <p>1,090 Joshua Bacchus</p> <p>1,080 Cody Langston</p> <p>1,079 Dustin Holtz</p> <p>1,074 Chad Muise</p> <p>1,073 Taleb Jammoul Hajali</p> <p>1,063 David Duddy</p> <p>1,063 Devon Chapman</p> <p>1,059 Alec Seibold</p> <p>1,056 Benzac Cooper</p> <p>1,051 Matthew Melhorn</p> <p>1,049 Ashley Johnston</p> <p>1,038 Hollis Allen</p> <p>1,032 Sherine Zahra</p> <p>1,025 Christie Jauch</p> <p>1,024 Kerry Zorns</p> <p>1,017 Eyad Awdi</p> <p>1,011 Jack Craig</p> <p>1,004 Robert Byers</p> <p>1,001 Alexandra Berberich</p> <p>997 Adam Schaefer</p> <p>997 Dina Boghdady</p> <p>997 Asad Ahmed</p>	<p>\$ 995 Jordan Goo</p> <p>991 Michael Joseph</p> <p>988 Anthony Marsella</p> <p>985 Samuel Artiz</p> <p>977 Zindora Crawford</p> <p>959 Michael Ezeafulukwe</p> <p>955 David Basnett</p> <p>944 Timothy Wilson</p> <p>943 Johnny Fuller</p> <p>938 Muhammed Ashraf</p> <p>935 Dianna Blash</p> <p>933 Nina Blackmon</p> <p>921 Renee Zinsky</p> <p>918 Lidia Meglie</p> <p>914 Michael Wright</p> <p>907 Afolasade Aboyade-Cole</p> <p>907 Eric Caballero</p> <p>901 Johnny Ramos</p> <p>900 Travis White</p> <p>897 Andrew McAllister</p> <p>896 Sherrie McCarty</p> <p>895 Manuel Diaz</p> <p>895 Jared Guglielmino</p> <p>889 Michael Jang</p> <p>882 Priscilla Blanco</p> <p>871 Rana Shoen</p> <p>866 Ashkan Khoshmaghnam</p> <p>864 Joshua Yurinko</p> <p>854 Armando Aiello</p> <p>836 Abraham El Refaei</p> <p>835 Daniel Ramirez</p> <p>833 David Stuart</p> <p>831 Enid Franco</p>	<p>\$ 826 Mohamed Shogar</p> <p>823 Matthew Zang</p> <p>820 Toni-Ann Allen</p> <p>819 Drew Herstine</p> <p>815 Glenn Johnson</p> <p>812 Kempton Perry</p> <p>806 Souzan Samadzade</p> <p>802 Corey Hallam</p> <p>793 Raul Angulo</p> <p>790 William Parmeter</p> <p>782 Alfredo Garcia</p> <p>765 Nabil Atallah</p> <p>760 Alexis Hawkins</p> <p>756 Jacob Russell</p> <p>747 William Tompkins</p> <p>739 Angel Sparkes</p> <p>737 Baton Statovci</p> <p>728 Sandy Metellus</p> <p>714 Daniel Zotter</p> <p>714 Jessica Guerrero</p> <p>713 Joshua Jahnish-Maltese</p> <p>707 Kade Beck</p> <p>702 Tammy Gawron</p> <p>701 Lincoln Dziekonski</p> <p>683 Kelly Schoenherr</p> <p>671 Rana Shoen</p> <p>668 Mavrick Fredericks</p> <p>667 Alexander Johnston</p> <p>665 Mark Lomonaco</p> <p>664 Jason Green</p> <p>663 Steven Baum</p> <p>657 Anthony Spataro</p> <p>651 Jimarr Gallon</p>	<p>\$ 642 Ebony Romain</p> <p>642 Alexander Pham</p> <p>641 Candace Minor</p> <p>631 Shantayia Williams</p> <p>626 Takiyah Smith</p> <p>624 Christopher Botelho</p> <p>620 Duni Olusegun</p> <p>616 Daryl DeWindt</p> <p>615 Yeraldil Vila Gonzalez</p> <p>614 Jon Willman</p> <p>607 Nathan Hunt</p> <p>604 Nic Iagulli</p> <p>600 Muzit Berhe</p> <p>597 Maria Bonilla Borrego</p> <p>592 Averigh Speciale</p> <p>577 William Thomas</p> <p>576 Anne List</p> <p>575 Denis Snyder</p> <p>562 Matthew Ward</p> <p>554 Aleatha Lowe</p> <p>547 Orli Ekstein</p> <p>547 Blake Tomblin</p> <p>546 Tara Maley</p> <p>546 Fatima Jaguros</p> <p>541 Jadwiga Martins</p> <p>539 Constance Tuiteleleapaga</p> <p>527 Joanna Hansen</p> <p>526 Anna Senra</p> <p>508 Sergio Joaquin Haro</p> <p>507 John Torres</p>
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RGA LEADERSHIP BONUS

1	2	3
		
ROBERT JANEV \$115,595 Sabrina Lloyd	JOSEPH GOJCAJ \$67,457 Hart-Dushaj	MARK NEILSON \$67,087 AO

JULY BONUS LEADERS | PAYOUT: \$1,496,991 | QUALIFIERS: 169




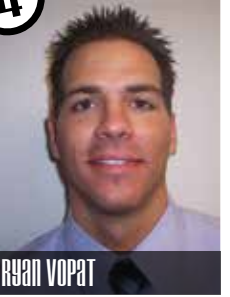
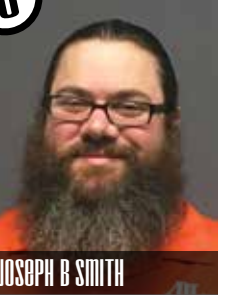
<p>\$ 115,595 Robert Janev</p> <p>67,457 Joseph Gojcaj</p> <p>67,087 Mark Neilson</p> <p>47,727 Justin Adams</p> <p>46,465 Joshua Olin</p> <p>44,533 Matthew Diulus</p> <p>40,815 Brody Maughan-Evanson</p> <p>40,291 Ryan Fickert</p> <p>38,993 Bobby Gujral</p> <p>38,857 Walter Icaza</p> <p>37,490 Reynolds Akuamo</p> <p>32,837 Andy Batten</p> <p>32,077 Christopher Hintz</p> <p>31,372 Britton Costa</p> <p>3</p>
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SA/GA DIRECT CODE FIELD TRAINING BONUS

1	2	3	4	5
				
STEVEN BAUM \$17,615 Sabrina Lloyd	ALESSANDRO SUCCURRO \$11,296 Hart-Dushaj	SARAH COLLEN \$11,016 Sabrina Lloyd	BENJAMIN KESTERSON \$10,651 Hart-Dushaj	GIANNI TOMA \$9,683 Zach Hart

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|---|--|---|--|--|---|
| <ul style="list-style-type: none"> \$ 786 David Todd 781 Jahns Capuchino 779 Bradley Christiansen 777 Vivian Trinh 775 Vincent Radisek 775 Alec Seibold 768 Kevin Pharaon 765 Karlie Howard 764 Nelly Cuba De Tabares 762 James Coffee-Tavi 760 Rebecca Reynolds 758 William Walters 743 Dulce Paz 736 Kyle Johnston 733 Muhammed Ashraf 731 Nick Atallah | <ul style="list-style-type: none"> \$ 729 Richard Pelliccia 726 Thomas Huynh 718 Benjamin Sulcer 714 Maria Arevalo 706 Venus Grier 703 Jonathan Barrett 693 Courtney Johnson 691 Adam Wheeler 687 Justin Irwin 683 Daryl DeWindt 680 Eric Caballero 680 Mickey Adkins 678 Susan Scott 672 Erika Walker 669 Nolan Burke 659 Jessica Rosenberg | <ul style="list-style-type: none"> \$ 658 Kelly Plouffe 657 Andrew Haskins 654 Sean Smith 653 Keiko Vinatea 645 Aeddan Flaherty 643 Shannon Stewart 642 Daniel Zotter 642 Roxie Soto 641 Arcelia Zizumbo 638 Antonino Taormina 633 Nevin Pastrano 632 Cesar Fischer 629 Siddhant Satoskar 624 Sandra Ndagha 619 Ramon Noronha 618 Lisa Lawrence | <ul style="list-style-type: none"> \$ 618 Nicholas Micare 616 Tyler Parker 615 Samuel Miller 608 Sandra Archer 607 Stephanie Olsen 605 Levi Szanto 605 Mauricio Guerrero 604 Allison Kusgen 603 Priscilla Blanco 603 Christopher Davis 599 Kristin Kovach 593 Gjon Ljullduraj 591 Frederick Bailey 589 Sean Byler 584 Jacob Krakora 584 Jacob George | <ul style="list-style-type: none"> \$ 581 Alexander Pham 578 Jimez Parker 575 Raphael Alves 573 Gayla Duncan 567 Richard Tabanji 561 Jesenia Munoz 557 Seth Spearbeck 547 Elijah Brown 547 Kelly Schoenherr 544 Michele Faul 541 Benjamin Ortlip 537 John Finocchi 535 Christian Gojcaj 534 Jeremy Osborn 534 Andrea Hill 524 Alex Grushko | <ul style="list-style-type: none"> \$ 522 Alanna Williams 520 Keith Ryan MacDonald 516 Jeffery May 514 Hannah Hoon 512 Jacob Brown 511 Andrew McAllister 509 Ragih Murshed 509 John Reil 505 Todd Krupa 505 Xela Pinkerton 505 Patrick Demeco 503 Jennifer Lucero 503 Julian Navalta 503 Nicholas Vollmer |
|---|--|---|--|--|---|

REINSTATEMENT BONUS

1	2	3	4	5
				
ORBY KELLEY \$7,312 S-S-Bendure-Hartwig	DENISE LEY \$4,376 S-S-Parks-Salvaggi	SAMI MOGANNAM \$3,322 Don Foti	RYAN VOPAT \$3,281 S-S-Parks-Salvaggi	JOSEPH B. SMITH \$3,007 Simon Arias

JULY BONUS LEADERS | PAYOUT: \$917,792 | QUALIFIERS: 820

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| <ul style="list-style-type: none"> \$ 17,615 Steven Baum 11,296 Alessandro Succurro 11,016 Sarah Collen 10,651 Benjamin Kesterson 9,683 Gianni Toma 8,840 Benzack Cooper 8,656 Kendra Orng 8,400 Marissa Tam 7,888 Deion Alocozy 7,334 Pedro Davila Neto 7,224 William Benline 7,192 Chilynn Acevedo 7,186 Anizabeth Parra Gonzalez 6,888 Anton Ljullduraj 6,791 Zachary Poker 6,494 Victor Romero 6,353 Mark Lomonaco 6,349 Candace Williams 6,147 Ayana Hill 6,046 Klyo Vidal 5,986 Stacy Tanksley 5,901 Tanner West 5,616 Nicolas Rios 5,613 Taleb Jammoul Hajali 5,575 Marsei Hogan 5,356 Joshua Reyes 5,199 Laila Abadi 5,160 Erica Robertson 5,152 Christie Jauch 5,124 Michaela Griffin 5,091 Damaris Trejo 5,048 Akinyemi Akinseye 4,995 Jozef Tinaj 4,980 Montana Hanson 4,969 Shawna Parker 4,947 Asad Ahmed 4,924 Moriah Chandler 4,921 Brinsley Maughan-Evanson 4,854 Ian Rouleau 4,850 Cesar Perez Ramirez 4,764 Noah Schultz 4,719 Dean Thebeau 4,717 Miguel Diego Esquivel 4,713 Jonathan Ramirez 4,641 Jorge Caridad 4,617 Daniela Gayol 4,607 Kristi Basho 4,420 Charles Son 4,346 Edgar Gonzalez Montesino 4,254 Weslee Cajeras 4,203 Adam Calnan 4,120 Besim Nikaj 4,108 Dimuthu Kelegama | <ul style="list-style-type: none"> \$ 4,062 Desmond Martin 3,963 Zachery McHattie 3,953 Darren Lawhon 3,883 Vanessa Mendez 3,837 Ahmed Kassem 3,808 Jorge Gonzalez 3,727 Anggi Moreno 3,653 Justin Diaz 3,550 Tyler Church 3,506 Fulton Martin 3,311 Doris Martinez Garcia 3,273 Mercedes Bens 3,251 Storm Hutskal 3,194 Skay Nusenu 3,170 Cameron Mack 3,165 Alejandro Sanchez Rios 3,122 Luc Do 3,102 Cesar Cozo 3,078 Averigh Speciale 3,008 Eric Butt 2,994 Ryan Crawford 2,973 Crystal Vairetta 2,943 Jacquelynn Strobbe 2,902 Stephanie McBride 2,886 Andre Bzhetaj 2,869 Gavin Rindt 2,799 Cash Sampson 2,794 David Hurst 2,772 Bryan Hohenthauer 2,759 Sandra Winstead 2,736 Gunnar Wielinski 2,718 Katie Stahulak 2,666 Yessika Rodriguez 2,664 Valentino Kalaj 2,625 Justin Rydziel 2,584 Kaleigh Brann 2,573 Jason Green 2,568 Ashley O'Donal 2,535 Joseph Sansobrinio 2,507 Jeanine Reignn 2,499 Andrea D Owens 2,497 Robert Ore 2,482 Zorhedy Romero Aranda 2,434 Kimberly Arena 2,428 Marc Albo 2,414 Rovena Lulgjuraj 2,399 Tichina Haughton 2,386 Eric Banks 2,358 Joanna Hansen 2,356 Tyler Cox 2,356 Zlata Titova 2,352 William Jones 2,341 Rajat Shrestha 2,336 Mohamed Shogar 2,331 Diego Cordeiro | <ul style="list-style-type: none"> \$ 2,318 Stephanie Powell 2,251 Timothy Wells 2,222 Alexandra Longo 2,206 Maria Bonilla Borrego 2,193 Charles Coleman 2,184 Nicolette Benecke 2,174 April Baxter 2,151 Zachery Hawthorne 2,145 Lino Strussione 2,133 Michelle Barnett 2,121 Ebony Romain 2,121 Joseph Wilson 2,108 Carly Baird 2,102 Adrain Alfred 2,078 Adianez Rodriguez 2,012 Selina Maldonado 1,999 Jenna Grula 1,979 Jonathan Rindt 1,973 Jhanna Valerio Vivas 1,968 Rachael Glamp 1,950 Santiago Calle Ramirez 1,945 Christopher Fortenberry 1,929 Kevin Kennedy 1,923 Funmiola Elumade 1,921 Braxton Amy 1,913 Mark Helton 1,904 Scott Saxton 1,900 Justin Thompson 1,865 Anthony Mazurkewicz 1,861 Anthony Chinaglia 1,852 Meloni Montoya 1,847 Alexandra Berberich 1,839 Keith Gindlesperger 1,828 Winston Armstead 1,812 Preston Klutz 1,795 Steven Brickman 1,795 Markia Johnson 1,784 Dominick White 1,764 James Fangmann 1,755 William Johnson 1,754 Lydon Chaundy 1,753 Courtney Lavitch 1,752 Matthew Lehman 1,750 Alexander Valencia 1,748 Matthew Stewart 1,742 Anthony Marsella 1,735 Jacquelyn Andaluz 1,714 Kingsley Hansen 1,709 Corey Helwig 1,690 Olivia Rayn 1,677 Lukess Joseph 1,672 Joshua Wang 1,668 Jennifer Orellana De Gonzalez 1,663 Brandon Atchley | <ul style="list-style-type: none"> \$ 1,662 Mesele Ruhland 1,657 Danny Soury 1,653 Victoria Lewis 1,650 Sullena Staton 1,637 Colin Ghee 1,634 Nicole Mead 1,624 Rafael Sanchez Reyes 1,622 Silvia Rivera Barrientes 1,585 Katy Rivera 1,572 Yehuda Makowitz 1,564 Victor Martel 1,564 Jordan Stelzer 1,556 Danisabel Rodriguez 1,523 Jorge Toribio 1,520 Mark Bradshaw 1,499 Tammy Gawron 1,494 Rosa Teixeira 1,494 Rachel Toledo 1,487 Charles Lee 1,482 Joshua Johnson 1,482 Miguel Hernandez 1,480 Robert M Williams 1,477 Louis Chiappetta 1,476 Jose Morales 1,471 Katelyn McCombs 1,468 Abraham El Refaei 1,458 Patrick Keohane 1,452 Chaz Whittaker 1,438 Christopher Rolph 1,437 Lishbeht Ramos 1,420 Sarah Handy 1,406 Dorian Terra 1,406 Samuel Close 1,404 Brandon Dusevic 1,396 Kade Beck 1,395 Joshua Egyud 1,387 Tracy Davis 1,382 Solgeis Cardozo Mijares 1,380 Julius Rivera 1,375 Stephanie Dobrzynski 1,370 Narayana Pena Gutierrez 1,367 Anthony Avila Trompiz 1,363 Peter Ko 1,359 Alexis Cox 1,358 Ryan Slone 1,349 Derek Pratt 1,343 Rana Shirer 1,339 Matthew Abdo 1,334 Katie Mitchell 1,328 Cameron Gray 998 Lukess Joseph 1,322 Jimmy Quifille 1,318 Jonel Reed 1,316 Fatima Jaguros 1,288 Daniel Pues | <ul style="list-style-type: none"> \$ 1,273 Daniel Wolf 1,270 Shantayia Williams 972 Michael Sherwood 1,269 Mycah Teagardner 1,256 Dustin Jackson 1,247 Leia Sanders 1,239 Brittmarie Yarian 1,229 Nathan Brace 1,215 Christine Morris 1,211 John Lysaght 1,210 Jordan Stoddard 1,208 Zackarea Hakim 1,206 Marvin Gonzalez 1,182 Juliet Rowan 917 David C Williams 908 Ivoni Fuimaono 903 Raul Angulo 902 Grant Gustic 901 Avion Johnson 898 Gerardo Gonzalez 891 Carrington Hanna 890 Renee Zinsky 886 Ranez Abbruzzese 886 Brandi Troka 884 Quanesha Mack 882 Stephanie Burghardt 876 Garkeiva Council 872 Jesse Medina Nunez 870 Jillian Heaney 861 Selma Ogresevic 857 Mark Reilly 852 Laurence Moore 847 Angela Cardona 843 Vincent Massari 842 Paula Thompson 840 Joshua McTier 840 Rocky Allen 836 Shannon Vidal 835 Cody Nykoliation 832 Frank Hardy 832 Nyachuat Deng 832 Tyler Tanner 828 Joe Lewo 823 Crystal Boardman Vitone 820 Brandon Carney 820 John Catalano 811 Michael Coulthard 810 Zachary McCormack 809 Carmen Arroyo 808 John Curry 806 Daniel Prinzo 804 Bryson McCleary 803 Kevin Lauterbach 802 Brock Lampepe 787 Youliana Milkhaiel |
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JULY BONUS LEADERS | PAYOUT: \$91,645 | QUALIFIERS: 154

- | | | | | | |
|--|--|--|---|---|---|
| <ul style="list-style-type: none"> \$ 7,312 Orby Kelley 4,376 Denise Ley 3,322 Sami Mogannam 3,281 Ryan Vopat 3,007 Joseph B. Smith 2,800 Natalie Soboleva | <ul style="list-style-type: none"> \$ 2,242 Mitchell Look 2,197 Dason Phaul 1,958 Lawrence Dennis 1,735 Dinah Cawthorne 1,498 Joseph Faisant 1,425 Bradley Weigand | <ul style="list-style-type: none"> \$ 1,366 Harriet Hunter 1,164 Mark Harhager 1,103 Alipate Makaui 1,058 Preeti Sahgal 1,028 Adem Abdula 1,021 James C Carter | <ul style="list-style-type: none"> \$ 1,011 Peter Kaplanis 915 Melissa Traeger 885 Kassie Champagne 868 Douglas Zigby 818 Nicholas Gasparro 818 Pamela Drury 792 Dawid Liniewski | <ul style="list-style-type: none"> \$ 753 Benjamin Newhouse 730 Scott Dillingham 657 Douglas Zigby 653 Rodney Ward 624 Marc D'Emilia 582 Sharon Manning | <ul style="list-style-type: none"> \$ 537 Karima Hartani 534 Phyto Phyto 522 Harriet Parker 511 Muhammed Ashraf |
|--|--|--|---|---|---|

5 BONUS TOTAL: \$8,853,229

WORLD'S GREATEST \$3,578,899	LEADERSHIP \$2,767,902	RGA LEADERSHIP \$1,496,991	SA/GA TRAINING \$917,792	REINSTATEMENT \$91,645
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

MILLION DOLLAR CLUB

Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



Mike Reed
AO
Contracted 9/23/14
Qualified 7/31/20
\$1,029,437 Net ALP



Denis Snyder
AO
Contracted 9/18/12
Qualified 7/31/20
\$1,001,822 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Stephanie Kell

Stephanie had 91.95% growth over July 2019.

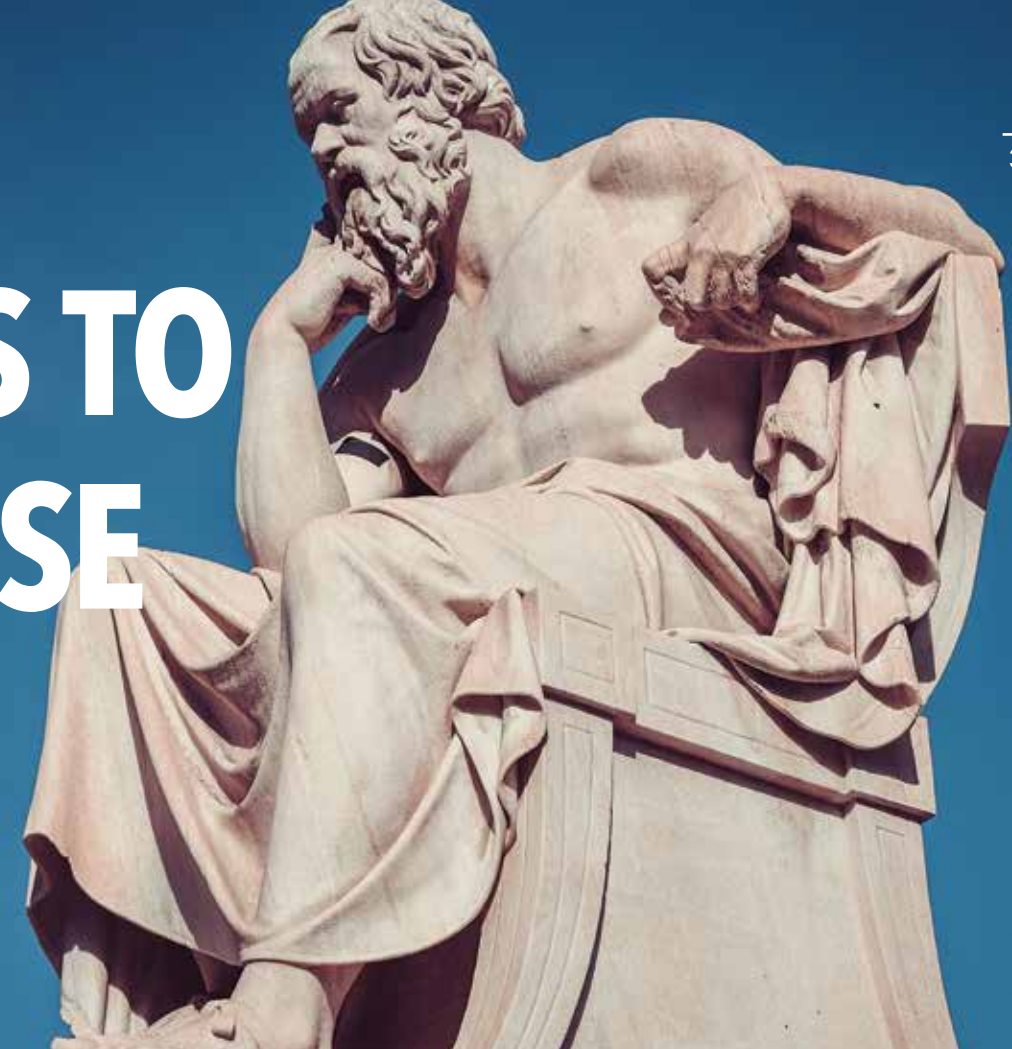
PR Director of the Month



Patti Morgan

Patti met 86.10% of Objective during July 2020.

A FEW WORDS TO THE WISE



David Zophin

President
American Income Life &
National Income Life Divisions

Throughout my years with this Company — especially when I was a new agent — I've been given numerous pieces of advice. Some pieces have been more useful than others, and some have meshed with the way I work better than others. But I've appreciated all the help I've been offered, and I know that the wisdom of those who went before me has been crucial in getting me to where I am today.

As someone who has personally navigated AIL/NILICO's career track, I can tell you the best advice has usually been the most fundamental, essential, and sometimes the most familiar. But even though we've all heard that hard work pays off, we still need the occasional reminder of that notion, especially when we get discouraged or have a tough day.

So whenever you need that reminder, keep the following close at hand:

When in doubt, there's no reason to reinvent the wheel. We have proven systems that get results, so make sure you're an expert on our methods and that you're practicing them every day.

Continue to practice and study your craft. No matter how adept or knowledgeable you are, there's always room to improve. The most successful people know that they can always get better at what they do, and they are constantly striving to reach a higher level.

Read. Find material in books and articles that maps out the pathway to success. Dedicate at least 20 minutes every day to improving yourself by gaining knowledge from the experts.

Emulate those who get the results you aspire to achieve yourself. Do what they do, but more of it.

Never settle for the minimum. Don't ever stop at 'good enough.' Always do more than what is asked of you and go the extra mile to gain valuable experience.

Remember, it's a marathon, not a sprint. Some days might see more success

"Don't ever stop at 'good enough.'"

than others, but keep your sights on your long-term goals, working toward them habitually and persistently.

Never, ever quit. We've all had days that simply throwing in the towel has looked so appealing, and we've thought that giving up was the best option. But when you stick it out and make it through to the other side, you'll see the destination was worth the journey.

So there you have it. Nothing profound, no huge secrets to success. But even though the advice itself may be familiar, actually following it and living it day to day can be a real challenge. After all, working hard is hard work, but it's also worthwhile. Take my advice and run with it ... soon enough, people will be seeking it from you. 🙌



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• MOON PALACE



MAY 5-8, 2021 •

